Core FT1:

Business & Industry?, File 9 (1994 - present)

ABI/INFORM?, File 15 (1971 - present)

Gale Group PROMT?, File 16 (1990 - present)

Gale Group PROMT?, File 160 (1972-1989)

Gale Group Trade & Industry Database?, File 148 (1976 - present)

Gale Group Computer Database?, File 275 (full-text 1/1988 - present)

Business Wire, File 610 (Mar 1999 - present)

Business Wire, File 810 (1986 - February 1999)

Core FT2:

Dialog Global Reporter, File 20 (May 1997 - present)

The McGraw-Hill Companies Publications Online, File 624 (1985 - present)

Gale Group New Product Announcements/Plus? (NPA/Plus, File 621 (1985 - present)

Gale Group Newsletter Database?, File 636 (1988 - present)

PR Newswire, File 613 (May 1999 - present)

San Jose Mercury News, File 634 (Jun 1985 - present)

PR Newswire, File 813 (May 1987 - May 1999)

Sub35FT:

McClatchy-Tribune Information Service, File 608 (Jan 1989 - present)

American Banker Financial Publications, File 625 (1981 - June 2008)

Banking Information Source, File 268 full-text (1994 - present)

Bond Buyer Full Text, File 626 (November 1981 - April 2008)

DIALOG Finance & Banking Newsletters, File 267 (1996 - present)

Set#	Query
L1	(monitor display)
L2	financial with data with report$
L3	computer with monitor

L4	(generat$4 with report$3)
L5	(template$1 same (version$1 (compar$3 check$3)))
L6	(template report) and layout and field
L7	l1 l3
L8	l5 l6
L9	l2 and l7 and l8
L10	l4 and l7 and l8
L11	l9 and l10

57/9/1 (Item 1 from file: 15)
02514357 ? ? ? ? ? ? 274896621
Virtually accessible: How to put your office on the web

Davis, Jerry R

Abstract:

Your virtual office should be an extension of your current business
address. General information is available to all, but clients receive
permission to visit other areas of your office: to access informational
services or to review their personal plans and update their files and
financial information. A successful virtual presence recognizes seven
elements: 1. connectivity, 2. content, 3. communication, 4. collaboration,
5. community, 6. commerce, and 7. compliance. Once your virtual office is
ready to be published to the World Wide Web, you should register your URL
with a number of search engines. Search engine registration is one means to
drive traffic to your Web site. Account aggregation is considered the
centerpiece of electronic financial management. By providing your clients
with data acquisition and consolidation capabilities from within the secure
area of your virtual office, you give them a single access point for all of
their financial accounts while being just one click away from you.

?
Text:

useful way to think of a virtual office is to look at your physical office
- both its physical structure and what goes on there. All of these
components can be mirrored, supported, or enhanced by a virtual office.
Your virtual office should be an extension of your current business
address. Visualize how the general public, your prospects, or clients walk
into your reception area during business hours and are directed
appropriately to your office for a private meeting, to a conference room
for a seminar, or are given general informational materials without even

seeing you.

Similarly, visitors can enter your virtual office, but at all hours of the day and night. General information is available to all, but clients receive permission to visit other areas of your office: to access informational services or to review their personal plans and update their files and financial information. They can even access a private "office" where they can present questions (which you can later answer) or pick up customized information that you leave for them. These consultations, though not in "real time," can happen at the time convenient to the client.

Let me paint a picture for you that illustrates the scope of what a virtual office presence can do for your sales force. Picture this: Your agent is introduced to John Prospect, a prominent businessman, by one of his or her clients at a community function. The agent has previously identified Mr. Prospect as a high-net-worth individual and has him on his or her marketing and email lists. The agent knows he or she won't get a second chance to make a first impression and doesn't want to blow it. After introductions and casual exchange, Mr. Prospect asks for the agent's business card. The agent obliges and promises to send Mr. Prospect some literature the next morning. That evening, the agent turns the computer on, goes to the Internet, and accesses your virtual office. Once there, your agent logs on to your secure intranet, and sends Mr. Prospect an email acknowledging the meeting, referencing the client who introduced them, and sends some information relevant to wealth management for the affluent. Embedded in the email is a link with a "click here" invitation to read more.

The next morning Mr. Prospect signs on to his computer and **checks** his email and schedule for the day. He notices mail from your agent, glancing at the simple but relevant text message. He is intrigued and clicks the link to read more and is presented with a very personalized, graphical overview of your company's services. (Note that at this point your agent receives a message that the prospect has opened his email.) Mr. Prospect is impressed with the promptness of your agent's action and the message content – especially the 30-second video introduction. After browsing the electronic brochure, he clicks the push-to-talk button and leaves a phone number for the agent to call him. Based on how personalized the system is, either your agent's phone rings or an email is received with the text message, "call Mr. Prospect"

The prospect is then contacted quickly. Once again, he is impressed with your agent's professional service and promptness of response. After a couple of minutes of small talk, your agent suggests that he click on the meeting-center button on the brochure that was sent to him. Instantly, he enters a private conference room where your agent accesses his computer desktop, navigates him through a tour of your company's virtual office, introduces him to your staff, and provides a high-level overview of the services your company provides on its extranet. He is particularly intrigued with the interactive learning center, financial planning tools, and the fact that your services can provide him with a consolidated view of all of his investment accounts in a single, secure location. He states that he is interested in learning more about your services. Your agent then promptly sets up a personalized room for Mr. Prospect and emails him a temporary user name and password to access your extranet. A mutually agreeable date and time is set to meet at your agent's office. Your agent emails him an appointment request along with a map and directions. He promptly accepts the meeting, which is recorded in his calendar along with a reminder.

Because your agent wants to work with educated clients, the call is wrapped up by encouraging Mr. Prospect to utilize his private area of your office to take advantage of the retirement planning lesson and interactive

planning tools in the educational section. Mr. Prospect works on his personal finances at home. He is a self-aware, self-motivated, and for the most part, self-directed investor. He banks online, trades online, and pays his bills online. He has online investment accounts with Schwab, e*trade, and Fidelity. He banks with Citibank, has his mortgage with Countrywide, and has credit cards with American Express. His life insurance is with Jefferson-Pilot and his 401(k) is with Prudential. However, he has eight different user names and passwords and is frustrated with trying to manage all of his finances with Quicken personal financial software without access to a financial professional to validate his investment decisions.

Mr. Prospect remembers your agent's invitation to take advantage of the tools and services available at your virtual office. He logs in, changes his personal user name and password, and begins to browse the retirement lesson that was mentioned. He is quickly engaged by the interactive content that is brought to life on his screen. He enjoys the easy-tounderstand content and begins to complete the homework assignments at the end of each lesson. He is reminded that all personal information provided is confidential and secure and is prompted to use the account aggregation feature of your private office. He enters the investment section of his private area, keys in the various user names and passwords from his eight different online accounts, and presses "send." Within minutes, he has a consolidated view of all of his accounts and the ability to import his personal data into the analytical tools and retirement lessons in order to personalize his lessons.

Fast forward. After logging on and off several times over the course of the next week, Mr. Prospect completes the online lessons, and in the process, gathers all of his personal data, including a consolidated statement of investment holdings. Mr. Prospect had always thought that online access is great, but he missed the personal service. He also has a nagging desire to get validation for his serious financial planning decisions and serious investments. After completing the online lessons, he realizes more than ever that he needs professional guidance to manage his financial life events to achieve his **financial** life goals.

He decides to store his **financial** profile in a personal file in your virtual office and grants your office access to review his personal and **financial data** for the purposes of completing his **financial** plan prior to your scheduled meeting.

Upon automatic notification that Mr. Prospect has placed a secure personal file in your private office, your agent opens the file and imports the **data** electronically into your **financial** planning software. The software has a built-in plan **checker** that **compares** the imported **data** with the required **data** fields, **generates** a **report** of missing **data**, and automatically notifies Mr. Prospect of the additional **data** needed to complete his **financial** plan.

On receiving the missing **data**, your agent is prepared to run various scenarios for Mr. Prospect's consideration. Your agent then confirms their appointment and once again sends him an electronic map and directions to your agent's office.

Fast forward to the appointment. Once Mr. Prospect reviews several scenarios that your agent has presented, he decides on a specific plan of action. Your agent validates his decision, prints the plan he has chosen for his records, and archives the plan for compliance purposes. Because the plan Mr. Prospect has chosen requires insurance and investment reallocation, your agent imports the relevant data into electronic forms and prints the completed forms along with a disclosure statement and

prospectus for his signature.

Mr. Prospect is now Mr. Client. Now that the plan is in place and funded, Mr. Client desires to periodically review his plan and **monitor** performance. Therefore he logs in to his personal secure room within your virtual office to view his financial plan and track his personal investments.
This may sound like an ideal situation, but be reminded that with technological advances and consumer demands for around-the-clock service, we will each need to have these capabilities to remain competitive.

PRINCIPLES FOR A VIRTUAL OFFICE Now that I've painted a picture of how a virtual office can work, let's look at how it is designed. A successful virtual presence recognizes seven elements, which I call the seven Cs. These are:

1. Connectivity The best office, whether virtual or not, is worthless unless it can be easily located, entered, and then found valuable. Connectivity is where it all starts for any virtual office/Web site. Without it, you are just another URL "lost in space" Connectivity consists of speed (bandwidth) and accessibility (computer or other Internet access device). Bandwidth must be considered for connecting to your virtual office via your Web browser and Internet connection, whether you are physically at your office or connecting from a remote location.

In the United States, dial-up connections typically vary from free to $20 per month, while DSL and broadband cable range from $39 to $79 per month. For those who can't get DSL or broadband, ISDN or satellite options could also be a consideration. These options are a little more expensive and may run as high as $ 500 to install and $120 per month. The fastest and most expensive solutions, a T-1 line or frame relay (partial T-1), can vary from $300 to $1,000 per month.

2. Content The most useful information is targeted to the right client or prospect, and delivered at the right time. The term used here is "personalization" - customizing the content and its presentation based on what you know about the visitor or on what he or she has selected. Content personalization makes your virtual office more valuable and easier to use and increases the likelihood that your prospect or client will return often. This desirable state of affairs is called "stickiness:'

3. Communication Building relationships takes more than the delivery of packaged content, no matter how personalized. Relationships are built through one-to-one communication between you and your staff, and your clients and prospects. Visitors to your virtual office must have easy ways to request personal contact - through email or voice messaging. And they must be responded to quickly and fully.

4. Collaboration Advising is (or certainly should be) a collaborative process. It begins with a two-way sharing of information that is then augmented with your knowledge (and hopefully wisdom) plus the desires and values of the client. A virtual office can support collaboration by providing a place to share information, as well as a space (literally the computer screen) where you and a client can look at the same tables or graphs or presentation materials while carrying on a conversation (telephone or voice over IP).

5. Community As your clients begin to trust your virtual office and grow more comfortable with it, they will more freely share information, communicate their objectives and concerns, and provide feedback. They begin participating in online events and discussion forums. They develop a sense of participation and ownership, and your virtual office becomes their

personal financial community.

6. Commerce Your clients are seeking a one-stop shop for all of their financial needs. They will look to you for products and solutions, in addition to advice and oversight. Ideally clients might like you to provide online trading, banking, lending, investments, and insurance. Understandably today, neither you nor your affiliate broker-dealer is quite ready to take on the fiduciary responsibility, business risk, or expense to provide a one-stop shop. Nonetheless, you can still provide access to these products by linking your site to other product and service providers that you feel are not competitive.

7. Compliance All communications (including electronic) with the public are subject to compliance with the NASD Conduct Rules. Electronic communications may be considered correspondence, public forums, advertisements, or sales literature. I will cover compliance in more detail below, but it is important to note:
Web sites are considered advertisements.

Bulletin board postings are considered advertisements.

Group email is considered sales literature.

Password-protected Web sites are considered sales literature.

Individual email is considered correspondence.

Chat room discussions are considered public forums.

E-MARKETING Once your virtual office is ready to be published to the World Wide Web, you should register your URL with a number of search engines. Search engine registration is one means to drive traffic to your Web site. There are hundreds of search engines to consider, but the following search engines are generally more popular:

Yahoo

MSN Search

AOL Search
Go.com

Google

Lycos

Excite

Ask Jeeves

iWon.com

There are a lot of good articles on search engines. The one that I think is best is http://searchenginewatch.com/webmasters/index.html. Generally speaking, the best way to get listed requires money. However, you should also prepare before submitting to any directory. This preparation m writing a 25-words-or-less description of your enti Web site. That description should make use of the two or three key terms that you hope are found when searched on. Also, your Web site should be ready for review before you submit it to the editors of the engine.

Another option is to pay a premium service to have your site listed for you

with hundreds of search engines. As an example, at www.ineedhits.com you can pay less than $3 to submit your Web site details to over 300 search engines, directories, and links pages, but don't expect to get registered by the big engines through these services unless you pay several hundred dollars.

The most important thing to remember about search engines is not to expect prospects to find you on their own by a random search. Search engines are low-cost supplements to your marketing initiatives but not utopia. Just as you can't expect your phone to ring because you have your phone number listed in the phone book, don't expect hits to your Web site unless you let prospects know how to find you.

Advisor directories In addition to the advisor directories that your broker-dealer or insurance company provides, you may want to list your contact information and bio in popular advisor directories. The most prominent advisor directory is at MSN (http://moneycentral.msn.com/investor/ dalbar/main.asp), which co-brands a service provided by Dalbar.

Permission versus interruption Most of you probably don't have prospects just walk off the street and into your office. You need to get them there. The same is true with your virtual office. You will need a marketing plan to get them to come to you. The core principle here is permission-based, opt-in e-marketing.
The real challenge with marketing today isn't money. It is how to address a situation caused by too much money. We have created so much clutter that nobody is paying attention anymore. It's not the consumers' fault. It's just physically impossible for them to pay attention to everything that marketers expect them to.

Marketers have discovered that the old way of advertising and selling products isn't working like it used to. Seth Godin, author of Permission Marketing and Unleashing the Ideavirus calls this old model "interruption marketing" With interruption marketing, the key to each ad is to interrupt what the viewers or readers are doing in order to get them to think about something else. As an alternative, smart marketers are adopting "permission marketing" as a fundamentally different way of thinking about marketing their products and services.

NASD CONDUCT RULES

All communications with the public are subject to compliance with the NASD Conduct Rules. The rules require communications to be accurate and not misleading. Among the more critical requirements include issues pertaining to:

Suitability Registered representatives (RRs) must have reasonable grounds for believing that each recommendation to a customer is suitable on the basis of the information provided by the customer.

Conflicts of interest RRs must avoid any conflicts of interest in transactions with customers. For instance, the NASD would likely queston the motivation of an RR who personally buys shares of a thinly traded stock and then publicly makes a buy recommendation or promotes the stock in a chat room.

Use of current information Representatives who communicate electronically must understand the importance of using current information. Outdated information runs a high risk of being inaccurate and misleading investors.

Supervision Member firms must supervise the activities of each RR. The

supervisory responsibility of the member firm covers the use of email, group email, bulletin boards, chat rooms, and Wet) sites when it relates to the firm's business.

State registration requirements that apply Each state has separate registration requirements for individuals doing business in that state. Use of email, group email, bulletin boards, chat rooms, and Web sites may be a solicitation of business. Generally, the solicitation of business in a state triggers the requirement for registration. RRs are advised to rely on their individual firms for guidance regarding state registration issues. Because your public Web site falls under the advertising material category, it must be constantly scrutinized by your broker-dealer Therefore, it is important that you have an automated compliance review process built into your virtual office.

The general functionality should include:

Automatic compliance review of a new site The compliance process starts with approval from your broker-dealer's compliance department of an approved Web site vendor or the approval of specifications to build your own. Most Web site vendors for our industry already have a compliance engine built into their product offering to mitigate the risk of a noncompliant site.

Automaic compliance notification of changes to the site Once your site is established and approved, you will periodically edit the content on your public viewable site. As changes to the site are made, you will need to automatically notify your compliance officer of these changes. This typically is done by an email of an attachment that electronically **compares** the old text with new text.

Staging area for site editing and compliance review Until the new content is approved by the compliance department, your previously approved site remains published to the Web. After approval, both **versions** of the site should be archived for later access.
Compliance department editing capabilities It is important to note that the compliance department will also demand editing capabilities. In the long run, this capability will save you time and money. By enabling your compliance department to edit the content of your public viewable Web site, you can minimize costly delays.

Unlike interruption marketing, permission marketing encourages consumers to participate in a long-term, interactive marketing campaign in which they are rewarded in some way for paying attention to increasingly relevant messages. Imagine your marketing message being read by 70 percent of the prospects you send it to (not I percent or even 5 percent). Then imagine that more than 35 percent respond. That's what happens when you interact with your prospects one at a time, with individual messages, exchanged with their permission over time. Permission marketing is anticipated, personal, and relevant.

COMPONENTS OF A VIRTUAL OFFICE There is nothing as private to Americans as their financial information. In fact, a financial advisor may be privileged to know more than even a spouse, and certainly more than the children. It almost goes without saying, then, that the virtual office must be highly secure. Password entry to personal areas is standard. Secure data transmission may also be used. Of equal concern, and greater exposure, is the security of the data residing on your servers and other computers. Controlled access, firewalls, and other security measures must be in place and described to visitors. Furthermore, a rigid privacy policy must be adhered to. Nothing will destroy a relationship faster than if clients find out that another vendor got their name (let alone data about them) from

you, without their prior explicit approval.

With those principles in mind, what are the pieces – the actual content, tools, and services that can be part of a virtual office Web site? I like to organize things according to what I call the "client-building continuum" Client building, of course, means what we all want to do: build long-term, committed, and profitable relationships. Here, I want to give you a feel for the vast variety of options available to you whether you go to build, rent, or buy your virtual office.

First, there is one component that underlies the whole continuum: customer relationship management (CRM). The CRM application is actually a database that tracks everything about prospects or clients and every interaction with them providing a full, up-to-date history of the relationship. It also has calendaring and follow-up tracking features that help you initiate contacts on a proactive basis. The CRM application should be customizable enough to tie into each element of your virtual office and offerings, providing data capture at each touch point. It must also be able to work across both your desktop and your browser-accessed Web site. Now, let's look at the client-building continuum of prospecting, education, data gathering, analysis, recommendation/decision, implementation, and client resources:

Prospecting Tools extending the breadth and depth of your marketing efforts, as guided by your marketing plan

Education Content focused on educating your prospects and clients to make a more informed buying decision. Among the categories you might consider are e-event registration, real-time collaboration, event management, calculators, interactive seminar archive, glossary of financial terms, book reviews, an article archive news center, and interactive profiling

Data gathering Tools used by your prospects and clients to simplify the chore of gathering their personal and financial data, virtually eliminating the need for time-consuming, face-to-face fact-finding interviews

Analysis Tools and applications you or your paraplanner use in plan preparation and case design, also used for collaborating with the client or prospect during scenario planning

Recommendation/decision Tools you use for the plan presentation and recommendation part of the financial decision process

Implementation An online catalog of products, forms, and collateral material
Client resource center Information resources that give clients around-the-clock access to individualized services, content, tools, and applications. These applications must offer personalization capability for and by each client who has access to his or her own secure private area. This resource center incorporates all of the relevant components of the client-building process and serves to keep clients coming back to your virtual office frequently – creating "stickiness" and increasing client retention and loyalty.

ACCOUNT AGGREGATION Account aggregation is considered the centerpiece of electronic financial management. By providing your clients with data acquisition and consolidation capabilities from within the secure area of your virtual office, you give them a single access point for all of their financial accounts while being just one click away from you. With this capability, you have an opportunity to become the hub of online financial activity for clients and prospects. You also have an opening to advise them on a greater range of their assets, and to drive other revenuegenerating

9

activities.

There are several vendors that provide consolidated statements but most have similar functionality. Price ranges from $1 to $7 per month per client. Although most of the larger companies provide aggregation at the institutional level, they have also developed relationships with application service providers (ASPs) that support financial advisors and insurance agents directly. Among the more popular aggregation services are Yodlee, Cash Edge, Vertical one, uMonitor, Techfi, Teknowledge, E-Z Data, Advent TrustedNetwork, and a merger StatiaFX.

Firms like E-Z Data and StatiaFX are not aggregators, but have advisor-centric technologies that leverage the data aggregators and provide robust monitoring capabilities. Other key capabilities are:

Virtual custodian Using the aggregated data, this capability maintains a complete and detailed history of a user's transactions across all of his or her accounts. This provides important tax information and a foundation for sophisticated analytical and performance applications.

Integrated content This capability collects direct feeds from leading providers of news, quotes, earnings events, and other content. It then intelligently manages the information, overlaying it on personal financial data for a completely personalized financial management experience.

Financial collaboration A powerful capability for real-time financial collaboration between you and your client or prospect, giving users ultimate control over access to personal financial information

PUBLIC WEB SITE COMPLIANCE REVIEW It's important that you know about how compliance departments and the NASD view your Web site. These methods of communication and general requirements are covered under NASD Conduct Rules (available at www.nasdr.com/4040.asp#General%20 Compliance). Please note, however, that communications with the public must be based on principles of fair dealing and not omit material information, including risk disclosure. In addition, you must not make exaggerated, unwarranted, or misleading claims and must give the investor a sound basis for making an investment decision. Lastly, your site must not contain predictions or projections of investment results.

PERSONALIZED CUSTOMER INTERFACE I've stressed personalization and consider it to be the cornerstone of an effective virtual office. After their first visit to your Web site, the last thing your clients and prospects want is to see is your picture and bio every time they log on. What they really want to see is their information. They want to use your virtual office to personalize the content, and use the tools and applications to their liking.

Clients and prospects need to view your virtual office as a financial portal. Think about popular portals such as MSN, AOL, and Yahoo. Notice one thing that they all have in common: They provide the functionality to easily add and edit the components that appear on your personalized home page. Each time you log on, the site recognizes you and personalizes your view. Remember, once your clients and prospects are connected to your virtual office, you must t force unwanted communication on them, but instead make your virtual office "listen." This "listening logi -" allows users to customize and personalize your virtual office in ways that eep them coming back. This persona ization capability is a major facto that separates the small-time sites from the pros. It requires what is known as an open extensible technology platform. I liken it to a pegboard on which you can hang various tools in various locations.

The good part is hat the tools don't have to be integrate I nor do they need to come from one vendor. It's modular in design so that you can pick and choose and readily make substitutions. Of course, there is a great advantage to linking the data collection elements and modeling tools to a common database, so that data does not have to be entered more than once. Though sophisticated, this personalization capability is not out of reach.

HOSTING A major technical consideration is deciding where to host your virtual office. Your virtual ffice has to live somewhere. The server that manages your virtual office Web site-the one tied to the Internet-is called the host. In most cases, it is better to have your site hosted by an outside party – for reliability and security (and the fact that you don't want to be the one beeped in the middle of the night when a server goes down!). Hosting is a critical piece of your virtual office puzzle that should be considered in the design phase. Not all hosts can accommodate all software tools, and service packages vary. Hosting services range from $25 monthly for a **template**-based Web site to S1,000 per month for complex virtual office solutions.

Some factors to consider:

Build, buy or rent? I have a personal conflict in this area since I am a shareholder and officer of a company that provides **template** -based Web sites, consulting services, and customized virtual offices on an ASP model. However, based on the prohibitive costs and business distraction to either build or buy, my unbiased recommendation is to rent services provided by an ASP.

According to the Gartner Group, a leading research firm the cost to build an e-business site with capabilities similar to those described in this article could range from $350,000 to $2 million, and take five months to one year to deploy. Obviously not everyone can spend what the big corporations spend to build their virtual presence. Nonetheless, you want some of the same functionality as these expensive sites. Here are two options:

1. **Template** sites If you are on a tight budget and just want to establish an online presence, a **template**-based Web site would be your lowest cost means of entry. These sites offer fewer options and limited functionality but cost only $150 to $1,200 to set up – and $25 to $100 per month to maintain. Assortments of premium services are typically available for additional cost. These vary considerably in functionality and price from one vendor to another. While this approach is inexpensive, keep in mind that this solution will be produced from a **template** and will be substantially similar to other sites.

2. A more robust solution can be achieved by working with an ASP. With the ASP model, a vendor develops and maintains the underlying site technology and then aggregates content, tools, and applications into an integrated solution. The costs are then spread among many business customers. These packages are designed to be readily customized for specific business requirements and are priced at a fraction of what it would cost to build, manage, and maintain a stand-alone site. Nonetheless, even under the ASP model, virtual offices can be expensive to develop and maintain (**compared** with a **template** site), with annual cost varying between $8,000 and $15,000. There are currently just a few ASPs that provide virtual offices to financial professionals, but it is expected that more companies will move into this market over the next few years.

Although there are several vendors that can provide basic **template** sites for financial professionals, none of them provides the breadth and depth of a customized virtual office solution.

Template-based Web sites don't have the business logic to enable you to delegate publishing authority and set security permissions to enable secure client views of highly personalized financial data. Therefore, if you are looking for a virtual office solution, I highly recommend that you do not start with a templatebased site. And it goes without saying that building your own site from scratch will not be cost-effective. Instead, our recommendation is to use an ASP to customize and host your virtual office solution. This approach lets you take advantage of the newest technologies and the economies of scale available to a large company. While the price may seem large at first, it is actually well worth it, considering that your virtual office will provide the platform for a whole new way of doing business – and a whole new level of prosperity.

CALCULATING YOUR ROI When considering the cost of establishing and maintaining a virtual office, you must consider the cost savings that will result:

Replacing outdated interruption-marketing programs and inefficiencies. Eliminate printing, postage, and staffhandling costs with permission-based and opt-in email marketing

Reducing case management and client service inefficiencies

Supplementing traditional client appreciation forums and seminars with Web conferences using real-time collaboration capabilities Reducing staff cost of data gathering and plan preparation through data aggregation capabilities

Reducing staff cost of redundant data entry by implementing electronic data entry and interactive profiling

Reducing cost of client communication by eliminating the postage and staff handling costs of printed newsletters

Eliminating inefficient document storage and retrieval and reduce staff cost of document management

You can achieve productivity gains by

Reaching more affluent prospects and achieving greater penetration of your current market through opt-in and permission marketing capabilities

Extending your reach to the homes and desktops of your prospects and clients with round-the-clock access

Increasing available time for face-to-face closing sessions by reducing the time required for prospecting and customer service

Converting to electronic data entry and interactive profiling and eliminating redundant data entry

And, finally, you can increase client loyalty by

Enhancing your professional image by showcasing your virtual financial community with relevant content on a highly personalized basis

Improving the quality and frequency of communications with your clients and prospects through personalized alerting capabilities

Providing your clients with a secure collaborative environment to access all of their investment accounts coupled with validation from you and your

trusted staff

WHERE DO YOU GO FROM HERE? Consider making incremental advances and expanding your virtual presence in a fashion similar to the way you operate your business. First evaluate where you are now by identifying cost-cutting measures and productivity inefficiencies, define the scope of where you want to go by identifying critical business requirements, and then seek professional guidance to help you define, design, develop, deploy, and maintain your virtual office plan.

Change is stressful, but inevitable. Of course, we should not expect to make this transition overnight. Moving your practice online and creating a virtual office should be a wellplanned process.

trash your fax machine, your Rolodex, your paper calendars, your time sheets, .,our printed newslet left your printed client communications . . . Maybe not just yet.

This is part two of a two-part article Part one, "Getting Virtual" which appeared in the Summer 2002 issue of LIMRA's MarketFacts Quarterly, discussed why companies should consider establishing a virtual presence on the Internet.

DOCUMENT MANAGEMENT

While I would like to say that you can achieve a paperless office, that goal is still out of reach, especially given your existing file cabinets full of documents. Another major barrier is the reluctance of the financial industry to create electronic data standards. But the electronic document transfer is coming. In the future we can expect:

SEC-approved Extensible Markup Language (XML) formats, allowing automatic document translation to a number of platforms and languages, coupled with identifiers to reference time receipt and reasonable guarantee of delivery

Virtual real-time trading, confirmation, and reporting, with common standards to allow consolidation of information from a variety of sources

Integration among federal and state regulatory bodies, self-regulatory organizations, offices of supervisory jurisdiction, broker-dealers, and insurance carriers - complete with electronic signature verification, reasonable delivery guarantee, and automatic translation across a variety of software platforms and languages.

In the meantime, we can still greatly reduce the volume of paper and save a tremendous amount of time by using electronic formats and by efficiently managing our electronic data. First of all, look for product and service providers that are going electronic. Identify investment product providers with some degree of automated interaction, such as electronic formats for all types of sales material and hypotheticals, downloadable from a Web site.

In addition, identify service providers that have some degree of automated interaction with their system (for example, custodians with online trading and daily reporting of positions, transactions, and values, delivered to you electronically).

You can also look internally: Identify paperless process management and workflow techniques to be used in-house. Examples include:
Get rid of your fax machine. Gradually break your dependency on printing and faxing paper Learn to send and receive faxes from your computer, or use an Internet-based service provider. By faxing from your computer, you can

efficiently archive the document for recall later.

Stop printing and mailing newsletters. Creation and distribution of the average client newsletter for 300 clients is about $1,200 per issue. If you have a Web site, post your newsletter on it and email your clients to inform them of its availability. You can also use services that will format and maintain professional quality newsletters for electronic distribution, and will also create a separate Web site to hold that information for your firm.

Reduce your reliance on printed sales literature. Have electronic formats of your sales material available for download from your Web site. Refer prospects and clients to these as much as possible. You will still need hard copies of your sales presentation, but focus on electronic distribution instead of handouts and mailings. And for sales presentations, large offices should rely more on multimedia presentations and less on printed material.

Use your CRM system. A database-driven CRM system for recording and supporting client interactions has many internal uses. Out go the Rolodex, paper calendars, and time sheets.
REGULATORY REQUIREMENTS

Of course, the SEC has a word or two to say about the move to electronic documents. There are some extensive rules (17a-3 and 17a-4) that deal with electronic data storage by exchange members and broker-dealers. These rules deal with the length of time information must be stored (this means every bit of information regarding both client accounts and trading activities), the form of electronic storage, and storage and retrieval requirements. This may be more of a brokerdealer problem than yours, but you must take steps to have the stored information available both on-site and off-site for the life of the account plus six years. This requires renewing and refreshing your electronic storage media as times and technology change.

Right now, optical storage (CD-ROM) is the best acceptable method, and its shelf life is good for about 20 years. By then we will have moved on to DVD and, more likely, other generations of electronic technology. In other words, there will not be a permanent solution to long-term data storage. Data will periodically need to be translated and rearchived. On the other hand, the longer you wait, the more paper documents have to be accounted for when your company does switch to electronic storage media. As long as you keep the quality and accessibility of your stored records in mind, it should be relatively simple to update your records to new technology as it evolves.
Clients and prospeCtS need to view your virtual office as a financial portal.

By JERRY R. DAVIS

President and

Chief Executive Officer, LifeGoals Corporation

THIS IS THE FULL-TEXT.

Geographic Names: United States; US

Abstract:

Four financial planning software programs are reviewed: Sealcorp's Assirt,
Xplan Technologies' Xplan, Paritech MarketScan and MAUS Client Portfolio
Manager. Assirt is a modular package which is based upon Microsoft SQL
Server 7. Xplan is the new kid on the block and is one of the few packages
to be fully Web enabled. The MAUS product allows the user to record and
manage a client's investment portfolios. Paritech's product concentrates
upon providing data and its software, accordingly, is a front end to its
extensive share market data repository.

?
Text:

FINANCIAL PLANNING SOFTWARE

DAVID NEIGER reviews financial planning software

DESPITE THE SIGNIFICANT GROWTH OF the financial planning industry and the
its heavy reliance on software and technology, there are relatively few
complete Australian software packages available on a standalone basis.

According to Kathy Bowler, CPA Australia's financial planning manager, the
market seems by and large dominated by three packages - Visiplan from IWL,
Assirt from Sealcorp and Navigator from Norwich. While there are other
packages available, such as Xplan and general purpose CRM and research
tools, they do not provide full functionality. However, being considerably
less expensive, some financial planners may choose to make do with less or
a variety of these packages.

Unfortunately it was not possible to review all of the main packages since
Visiplan was unwilling to provide me with a full **version** of the
software on reasonable review terms. Simon Morgan from Norwich advised they
are about to upgrade their DOS based FPI package with a Windows based

product, known as PlanIT, but the package will not be available until the end of the year.

In terms of complete packages, I have reviewed Assirt and looked at Xplan and two specific packages; Paritech MarketScan, which is a stock market intelligence and reporting tool and MAUS Client Portfolio Manager, which, as its name suggests is for managing a client's investment portfolios.

ASSIRT

Assirt is a modular package which is based upon Microsoft SQL Server 7. It can be run on a standalone computer or networked. Although not designed to be accessed remotely, mobile advisers can use a remote adviser to send and receive specific updates relating to their clients via small files or can access the software using connectivity software such as Citrix Metaframe or Windows Terminal Server.

Assirt is sold as two modules: Assirt Desktop which is the CRM component, modelling and planning and Assirt Library which is the research package. Indicative pricing for each of these modules is around $7500 with an online **version** of research and modelling available for around $2500.

The CRM package allows full recording of client details including their full financial situation, notes (regrettably not free text searchable) and marketing information. When you create a note (for example a follow up call), the system prompts you to automatically save the reminder in Microsoft Outlook as a task or a diary entry, although Assirt, itself does not have its own diary or task system. According to Robyn Packard of Sealcorp, this is because Assirt is designed, as far as possible to work with other software such as Excel or Crystal Reports rather than reproducing this functionality within the package.

Accordingly, Assirt tightly integrates with Microsoft Office (97 or 2000) to provide reporting and ships with Word based **templates** for compliance reporting and planning. Since Assirt uses standard mail merge techniques and Word .DOT files, it is possible to completely customise the **templates** or develop your own **templates** if you have the time or need to do so.

While Assirt's modelling tools are shipped as part of the Assirt Desktop package, the models are run from a completely separate package. This means that one cannot link the models to a specific client or save the models within the CRM package. Although it is possible to import and export model data and calculations, this data is saved in separate BDT files which are independent from the database. Unfortunately, this means rekeying data that you already have in the CRM!

Although the modelling tool is comprehensive, it lacks the ability to produce graphs for all of the models and some of the models are somewhat simplistic, **compared** to other packages. For example, the mortgage calculator is limited to calculating the minimum repayments based upon the interest rate and term and cannot take accelerated payment or rate changes into account. With other models that are more comprehensive, the lack of wizards and guidance means that you are effectively entering numbers into cells and viewing the results as if you were simply using a spreadsheet.

Assirt's research tools are excellent as you have access to up to date data on around 5800 wholesale and retail investment products. Over 3000 of these products are rated with 900 of these supplied with full reports in PDF format. Information is updated daily via the internet, with major updates provided monthly either on CD or download. Dealers can also lock down the system to only **display** approved securities and investments and

to assign security levels on a per user basis, for example, allowing an adviser to only see their own clients, while managers can see the whole group.

For users upgrading to Assirt from other systems, Sealcorp will convert your existing data from Lonsdale or FPI on a fee for service basis.

Overall, Assirt is the "Swiss army knife" of the products we reviewed. It appears to do everything to a reasonable standard and should satisfy the needs of most financial planners.

XPLAN

Xplan is the new kid on the block and is one of the few packages to be fully web enabled. This allows planners to access their data from anywhere without having to invest in expensive WAN or connectivity software. Xplan runs either on a standalone machine or on a web server and uses the open source Interbase database back end. For those who do not wish to be tied down to a Microsoft solution, Xplan was the only package we reviewed that can run under Linux. Andrew Walsh of Xplan Technologies admits that while Xplan does not do everything, what it does (CRM and modelling), it does well.

The modelling tools are comprehensive, wizard based (so you enter information one screen at a time) and links to the CRM system so you do not have to rekey information. As well as being able to model the specific client, the models also take the client's partner's situation into account which is very handy for superannuation, pension and tax calculations. And yes, Xplan does produce those pretty graphs that the clients love, although you would need to cut and paste the images from the web into Word by hand.

The CRM system is a complete system within itself including its own diary and task system that can automatically email you or other analysts as required. Walsh claims that next **version** of Xplan, due in October will also feature business intelligence, allowing Xplan to provide a complete workflow solution for your team, whether in the office or on the road.

At this stage, Xplan lacks reporting tools, research tools or the ability to link with other applications such as Word or Outlook (except via cumbersome text input and output) so if you are looking for a package that does the lot, Xplan may not be what you are after. However, if you want full web integration and are prepared to use other tools independently of your financial planning, then Xplan at around $1,200 p.a. offers great value for money.

Maus Client Portfolio Manager, at around $995, is an inexpensive package that allows you to record and manage your client's investment portfolios. Based upon Maus Stockmarket Plus (designed for "mum and dad investors"), the package still has the home investor look and feel about it, for example, with links to an on-line trading site but no direct links to data. If you just want to store information about your clients and **generate** straightforward compliance **reports**, then this package may be adequate, as long as you don't need modelling or research.

Paritech concentrates upon providing **data** and its software, accordingly, is a front end to its extensive share market **data** repository. While not **financial** planning software per se, it can provide advisers with timely and historical **data** to assist clients with investing in the share market.

DAVID NEIGER IS AN IT JOURNALIST WITH A TEST LAB BASED IN MELBOURNE

THIS IS THE FULL-TEXT.

Copyright CPA Australia Oct 2002

Company Names:
SEALCORP Group (NAICS:511210)
Xplan Technology Pty Ltd (NAICS:511210)
Paritech Pty Ltd (NAICS:511210)
MAUS Business Systems (NAICS:511210)
Geographic Names: Australia

Descriptors: Financial planning; Software reviews; Manyproducts; Manycompanies
Classification Codes: 9120 (CN=Product specific); 9179 (CN=Asia & the Pacific); 5240 (CN=Software
& systems); 3400 (CN=Investment analysis & personal finance)
Print Media ID: 22676
Trade Names: Sealcorp Assirt; Xplan; Paritech MarketScan; MAUS Client Portfolio Manager

---

57/9/3 (Item 3 from file: 9)
02844342 ?Supplier Number: 25946503
Supply chain management: Rx software that kills the pain.

Purchasing , v 131 , n 15 , p SCOV1(10)
September 19, 2002
Document Type: Journal ?ISSN: 0033-4448 ?(United States)
Language: English ?Record Type: Fulltext
Word Count: 6828

TEXT:

In the lexicon of software developers, the pain point refers to THE
longstanding problem an application is designed to solve. For purchasing
and supply management operations, one might be inclined to say, "The doctor
is in".

Indeed, what has survived from the dot.com silly season is a group of
solid-if still somewhat incomplete- software offerings aimed specifically
at resolving some age-old purchasing problems. For example:

* Spend analysis. Every year for its Top 250 project, PURCHASING magazine
asks companies to cite their total spend figures for the year. What's
amazing is how few purchasing organizations- even at big companies where
resources are supposed to be abundant-have more than a vague idea about
what their total spend number is, never mind an idea of what they spend on
a given commodity in a given year. This essential lack of good data at the
commodity level makes true strategic sourcing a statistical impossibility.
New software (and service) offerings are out there today capturing,
scrubbing and aggregating historical spend data.

* Purchasing paperwork. Remember Ernie Anderson, the father of systems contracting? The archives at PURCHASING magazine are full of his rants about the high costs of controlling a company s spend using paper-based systems that require complex generation and matching of requisitions, purchase orders, receiving documents and invoices. The systems contract was a high-level deal with a supplier against which product end users could issue their own releases. (In fact, it is the precursor to what is known today as strategic sourcing.)

Enterprise e-procurement applications, which rank among the most mature of the e-sourcing software offerings, automate and improve upon Anderson's original concept. The **checks** and balances are still there (it's called workflow), but they no longer slow the buying process down or heap on costs. Releases come in the form of orders placed through electronic catalogs. E-procurement applications can be integrated with back office systems, meaning the minute someone orders a pen or personal computer, the correct account on the company's general ledger reflects the expenditure. Compliance to corporate purchasing contracts can also be monitored easily as software providers are now pushing e-procurement to the next level, integrating payment functions as well. And, when implemented with decent product coding systems, enterprise e-procurement engines ensure that, going forward, companies can capture and report highly specific product and service spend data on the fly and in real time.

* Knowledge capture. To pursue strategic sourcing, manufacturing companies often assemble cross-functional, multidivisional teams to standardize and source various commodities. Typically, the teams do a great job of putting together long-term corporate contracts with just one or two suppliers. Along the way, however--and this is where the pain comes in--team members create thousands of e-mail, word processing and spreadsheet documents. Then, they all go back to their day jobs, taking with them their own subset of these documents. Some leave the company. Others move on to different jobs. Three years down the line, a new sourcing team finds itself starting at square one because the company failed to capture information about the original process in a usable format. Those days are over. At least they are for companies investing in software applications that layer Web interfaces over powerful database applications to allow unprecedented levels of collaboration, document sharing data capture and performance tracki ng in group sourcing environments.

* Decision support/standardization. Who in purchasing has not felt the pain of trying to weigh tradeoffs between product price and other critical supplier performance factors such as delivery or quality? Very often the purchasing pro's job is to obtain lowest possible prices for materials and parts. It's how their performance is typically measured. But there's hell to pay when a production line goes down because a supplier's parts are either late or don't make the quality cut. Purchasing managers have struggled for years to develop decision support systems that incorporate and weigh various performance factors according to their strategic priorities, but these systems frequently give rise to a new pain, that of teaching and persuading buyers to apply complex rules to buying decisions in a consistent fashion.

The good news is that software developers are now working to ease this pain with applications that automatically normalize suppliers' price bids based on established costs (for example: the costs of switching suppliers, currency exchange, or logistics costs) as well as performance factors like suppliers' historical quality or ontime delivery track records. Some offerings also tout advanced mathematical models that permit "what if" decision modeling and strategy optimization calculations that are simply

too complex for most human brains or two-dimensional electronic spreadsheets to handle.

* Competitive market making. The fast-rising popularity of electronic auction and electronic request for quote, proposal, or information (eRFx) software offerings stems, in large part, from their ability to minimize the painful--and costly--tradeoffs between bidding enough suppliers in real-time environments that tend to yield more competitive pricing and consuming vast amounts of time and personnel resources in multiround quoting and negotiation processes.

* Multiround negotiations. Newer e-negotiation software offerings pick up where e-auction and eREx applications leave off. They offer similar timesaving opportunities while allowing suppliers and buyers to explore electronically the kinds of off-specification deal sweeteners that can yield optimum price/cost points for buyers. Example: Change a design slightly and ACME Manufacturing might be able to offer a 40% discount. That might exceed any potential auction-driven price compression, but could not be captured to the same extent in an e-auction process where specifications must be locked down in advance of the bidding event.

* Battle of the forms. How often has PURCHASING'S legal writer Dr. John E. Murray addressed the critical "battle of the forms"? Should a company end up suing (or being sued by) a supplier over a deal that has gone sour; will it be the buyer's or supplier's contract terms that prevail in a court of law? Much has to do with the parties' intentions and the courts' interpretations of the parties' intentions based on peoples' fallible memories of what they agreed to (or did not agree to) over the phone. Online negotiating software addresses this pain as well by creating audit trails for complex negotiations.
* Supply risk. Anyone who has ever put pen to paper on a major corporate sourcing deal will know just how scary it is to commit the company's entire spend for a given commodity to just one or two suppliers. So, the big drive to leverage corporate buys has given rise to a new breed of purchasing pain: the need for predictive information about how suppliers will perform over time. Guess what? There are now data/software companies creating this type of information and delivering it to buyers electronically.

Other purchasing pain points being addressed by software developers include the many trials and tribulations of inventory management, handling complex bills-of-materials, buying services, etc. And, while many of these applications remain in their infancy (see sidebar on page SCov2), the supply management successes that companies are starting to achieve with them are simply too important to ignore.

What follow are functional descriptions for a selection of software applications designed to ease a variety of purchasing pains. Many have been selected for perceived level of traction in the marketplace (the/re either being offered by companies with demonstrated longevity or they've turned up in enough PURCHASING case studies or other trade articles to suggest they're going to survive). A few, however, have been included for the sheer scope of what they are attempting to do.

Editor's note: The following descriptions come either directly from the software developers themselves or are derived from public press or marketing materials. Their inclusion in this report should not be taken as an endorsement or review of how well they deliver on the functionality they are claiming. More/more detailed descriptions available at www.purchasing.com.

Agile

Agile 8 provides a single system of record for a product. Includes Product Collaboration, Product Sourcing and Product Servicing and Improvement modules. New addition: Agile Engineering Suite provides program management, real-time design collaboration among internal design teams and with external customers and suppliers, release to manufacturing transitions and ability to interact with product data from within native engineering applications.

www.agilesoft.com

Aprisa StraightLine

Modules include Discovery Center, Component Center, Bill of Materials (BOM) Center and Quote Center. Allows electronic product development teams to research, collaborate with team members, and automatically document product concepts, search and investigate component information for millions of active and passive electronic components. Allows users to identify alternate components, upgrade and view comparisons of an average 35 attributes per component. Allows users to document projects by associating component data, search criteria, audit rules and design notes directly to conceptual diagrams. Allows production of fully cleansed BOMs. Enables approved supplier lists to route components to specific suppliers, automatically imports supplier responses in standardized, industry-approved format, identifies incomplete and inaccurate responses through error-gap and no-bid analysis **reports**, **generates** costed BOMs
with one click "what if" analysis, measures suppliers on total cost of ownership, including value-added ser vices.

www.aprisainc.com

Ariba

An array of modules that integrate and automate the spend lifecycle from plan to pay. Sample: Ariba Analysis allows companies to consolidate demand across divisions, eliminate redundant suppliers, spot emerging trends such as large buys or new areas of demand that indicate a contract opportunity, manage compliance by identifying maverick users, and **monitor**
spend patterns to ensure savings targets are achieved. Ariba Invoice provides workflow-based exception handling and real-time supplier communication while minimizing costs of manual data entry, invoice matching, and exception resolution. Ariba Buyer automates buying cycle. Extensions address additional spend types, including workforce and travel-related spending. Features localization of languages, currencies, and business processes for global applications. Ariba Contracts provides buyers access to centralized repository of contracted products and services. The application allows buyers to launch purchasing transactions, extend contracts, renegotiate servic e terms, and **monitor**
compliance levels of suppliers.

www.ariba.com

A.T. Kearney

Electronic survey tools can be used to create RFIs, RFQs, RFPs, supplier and internal customer requirement surveys. Reverse auction options include hosted and self-service models and can be held on an automatically recurring basis to negotiate on the same category with same terms on a regular basis or on multi-parameter basis. The downward auction model lets buyers negotiate numerous price and nonprice parameters. The upward auction tool hosts invitation-only events. The Sourcing Management Technologies suite includes a spend management application which extracts historical data from an accounts payable system to track spending by commodity,

supplier or business unit.
www.ebreviate.com

B2eMarkets

The Self-service Procurement Relationship Management suite includes
enterprise commodity strategy development, negotiation and auction tools,
award and contract management, and enterprise supplier performance
management. B2eMarkets content includes self-paced eLearning and coaching
for procurement professionals, best practice category methodologies,
templates, and commodity and supplier research directory and
profiles.

www.b2emarkets.com

Bellwether

Integrated modules of Purchasing Management eXtra (PMX) software automate
procurement process: supplier management, purchasing, requisitioning, RFQs,
receiving, expediting, inventory control, asset tracking, budget controls,
payment approval. Purchasing module collects data from requisitions and
RFQ modules, feeds data to receiving, inventory and accounts payable
interface modules. Interfaces with other systems, allowing users to import
suppliers, parts, account codes, material receipts, requisitions and
purchasing histories, export PMX data into databases and spreadsheets,
export PMX data to accounting, inventory and ERP systems, export PMX
invoices to accounts payable system for payment.

www.bellwethercorp.com

BMO ePurchasing

FlexPort combines electronic PO delivery, multidimensional file/message
mapping, flexible payment capability, and advanced reporting. Procure2Pay
offers rules-based customized online catalogs that take users through
product search, pricing, ordering, and tracking through payment and
general ledger recording. Details Online delivers detailed transaction
information for viewing, editing and cost allocation. Can be integrated
with ERP and provides standard and customized reporting capabilities.

www.bmoeps.com

BOM.com

Allows users to build entire products by capturing mechanical, electrical
and packaging BOMs in one tool. Enables users to transfer data (master item
lists, entire BOMs, supplier contact information), specify assemblies and
components in a database designed for hardware product development,
synchronize product-structure and item-related data from SolidWorks 3D CAD
assembly, part and drawing files with product design. Allows capture of
unlimited sourcing data--manufacturers, suppliers, leadtimes and
quotes--for every item. Stores comprehensive supplier contact and
item-related information. Users can view suppliers' entire catalogs. They
can also organize changes to many items into a single change order (showing
exactly which category of data has changed for each), create change boards
for different stages of development and types of data and route engineering
change orders to the right people automatically. Offers instant access to
changes, including quantities and reference designators, from one
version of a BO M to another.

www.bom.com

CascadeWorks

Automates the services buy, from requisition to payment. CascadeWorks Clarity includes reporting in such key areas as financial analysis, supplier performance, service quality and process management. Clarity includes end-to-end spend management capabilities. Business Relationship Management application infrastructure enables control of application behavior at multiple levels in order to support business unit processes while maintaining consistent enterprise-wide policies and visibility.

www.cascadeworks.com

Clarus

Addresses sourcing to payment. Sourcing feature automates supplier selection process (includes an option to let the system select a winner based on criteria other than price.) Catalog management feature accepts virtually any catalog format. Software provides tools for users to load and update catalogs and includes ability to identify updated catalog items, roll back catalogs and schedule catalogs to load automatically. Web-based administration feature provides ability for a user to manage business policies such as users, hierarchies, spending limits, configuration settings, and workflow rules. Reporting and Analytics feature analyzes financial, supplier, commodity and process performance.

www.claruscorp.com

Commerce One

Source module includes eRFx, negotiation, supplier performance management, supplier activity reports, integration capabilities and sourcing intelligence. RFx **templates** allow buyers to build complex bid packages. Negotiation functionality allows structured one-on-one negotiation, with single and multiround capabilities. Quotation analysis supports "what if" scenarios and allows comparison of bid packages. Supplier Performance Management includes supplier scorecards, performance reports, ratings and categorization, supplier listing, performance analysis reports, price tracking. Sourcing Activity Reporting ranges from basic process activity reports to spend and performance analysis by line item, commodity and supplier. Other modules include Sourcing Intelligence, Contract Management, Buy, Contract Labor, Invoice Management & Payment, Supplier Self-Service, plus integration with legacy systems, information sharing, business process design, information routing and security.

www.commerceone.com

Demand Solutions

Rough Cut is a "what if" tool that allows planners to ensure demand can be met. Requirements Planning is a collaborative planning application for dynamically assessing requirements. Electronic Demand Solutions Interface (EDSI) facilitates Vendor Managed Inventory and provides open communication by translating EDI data into the Demand Solutions Software Suite.

www.demandsolutions.com

Dun & Bradstreet

Supply Base Optimizer decision support software automates information transfer and renewal. The module enables the supply management process to become repeatable and renewable. Key functionality: manage suppliers, load spend actual on a periodic basis, manage contracts, track contract compliance, refresh supplier information from D&B to get updated

information about corporate-business relationships, risk and dependency information, assess supplier risk management, assess supplier performance management, identify new opportunities periodically.

www.dnb.com

Emptoris

ePass includes tools for RFI, workflow and best practice **templates**, approved supplier lists, supplier profile management and scoring features. The Sourcing Workflow and Event Management tools include multiparameter RFPs/RFQs and reverse auctions, automated data entry, supplier search, e-mail notification and item and bid search. Collaboration tools include online messaging, document sharing, conferencing, and RFP/RFQ co-management. Completed RFP/RFQs are stored in a hub and buyers control access to the document. Optimization tool evaluates bids across multiple factors.

www.emptoris.com

Exemplary
Built for manufacturing environments striving toward pull, lean, and build-to-order objectives. Early warning system enables real-time monitoring of supply chain health. System pinpoints problems that require immediate attention and prioritizes alerts and notifications according to business rules or performance factors. Grants visibility to on-hand inventory, material consumption, and replenishment plans. Generates pull signals as inventory consumption occurs. Monitors inventory in motion. Collects and integrates data from separate, often incompatible, ERP and MRP systems and combines it with real-time collaborative information. Supports different types of trading partners with Web, e-mail, system-to-system, and auto fax.

www.exemplary.com

FieldGlass

A Web-based application for managing services procurement. Creates a secure, private marketplace that includes only selected suppliers and operates according to a company's business rules. The system lets organizations define individual user roles, set permissions, create supplier tiers, assign accounting codes and build approval chains. A Solution Requisition Module allows buyers to create, distribute and evaluate an RFP-type document; then manage payment to the selected supplier. Buyers can support global deployments with multiple currencies and international date formats. Buyers can also create a budget for a business unit, a project or both, and track financial activity against the budget in real time.

www.fieldglass.com

FreeMarkets FullSource

Combines online bidding software with global commodity expertise, industry-specific program management, market intelligence, supplier research, market making operations, and 24-hour technical support. Software supports both reverse and traditional auctions, as well as various event types, lot structures, and feedback configurations in real time. Supports more than 30 pricing formats and features that adapt to varied market conditions. Examples: Transformation bidding allows for a range of total cost factors, including quality, transportation, production process, and equipment requirements; adjustments are made as bids are submitted.

Index bidding en-ables bidding relative to an index. Net Present Value (NPV) bidding allows bidders to see their calculated NPV bid in relation to all other bids, giving them and the buyer the opportunity to **compare** dissimilar bids. Multiple Offering bidding enables bidders to submit two or more relatively equal offerings in a singular bidding event. Rank-Only bidding allows bidde rs to see only their own numeric rank in the auction with no indication of distance from other bids. Other FreeMarkets applications include QuickSource and Spend Visibility.

www.freemarkets.com

Frictionless Commerce

The Frictionless Sourcing software platform provides functionality for spend analysis, RFx, reverse auctions and contract and supplier management. The Sourcing Performance Management feature provides visibility into existing spending patterns, processes and suppliers, as well as process analysis, savings reports and exception reports. Collaborative project management is facilitated through task management, project schedules and resource allocation to let users share information, review past results and ensure compliance. Through knowledge management **templates**, users can capture, distribute and reuse sourcing knowledge and best practices from the RFx step, through to reverse auctions and award allocation. The Frictionless Sourcing Optimizer simplifies the analysis of complex supplier bids at the global and line-item level.

www.frictionless.com

Frontstep

An extended ERP suite architected on the Microsoft.NET platform. Includes customer relationship management and supply chain management on single technology platform. Supply chain solutions integrate front-office order entry and customer service operations with back-office execution systems. Provide real-time order promising, dynamic synchronization, messaging and analysis in both single- and multi-site, multi-ERP environments. Frontstep APS is an advanced planning and scheduling solution that enhances ERP planning and scheduling by integrating materials, production capacity and process sequencing into real-time, near-term horizon, planning and execution tool. Dynamically synchronizes flow of material and use of resources through entire system.

www.frontstep.com

GE Global eXchange

GE Global eXchange Services provides private network tools to create RFQs, evaluate bids and automate procurement approvals and workflow. The Interchange Solutions group offers EDI and integration services, while the procurement service component creates requisitions based on catalog information from supplier products and services coupled with procurement workflow. The Selection tool sets up dynamic auction/RFQ event details, such as time of event, currency used and bidding rules. Users input the items to be sourced, invite suppliers, finalize the pool of potential suppliers then run and evaluate the bids received. GXS is in process of being acquired by technology buyout firm Francisco Partners.

www.gxs.com

i2 Technologies

Supplier Relationship Management (SRM) software enables companies and

their suppliers to collaborate. SRM provides capability to create, execute and sustain global sourcing strategies. Strategic Sourcing software provides capability to aggregate part, item and supplier usage and projected demand across disparate systems and supplier usage. It also provides part level details and content data cleansing services. Procurement software rationalizes parts, items and suppliers across disparate systems. It gives visibility of sourcing preferences to requisitioners, supports local approval rules, provides integrated negotiation and procurement workflow, supports multiple types of RFx, negotiations through auctions/reverse auctions, requisitions, procurement including blanket purchase order, receipt and three-way invoice matching/reconciliation settlement, financial settlement flexibility and reconciliation to p-cards and direct invoicing.

www.i2technologies.com

I-many
ContractSphere for Procurement automates contract-based procurement processes. Features central contract repository that serves as a complete system of record for all contract components, including clauses, attachments, scanned documents, and provides a full audit history, including **versions** and amendments. Contracts can be created, stored, imported, exported or shared through the use of OpenForms Technology, which structures terms as XML. ContractSphere for Procurement also provides a contract library with standard **templates** and preferred/alternate clauses. Since contracts are in one central location, users can free-form search contract clauses, text and actionable items. Key functions include: central repository for electronic contracts, real-time updates to workflow tasks, user defined categories, alerts and notifications (to ensure no contract expires without warning), clause library (which lets users add, change, delete and lock clauses), contract process workflow, and reporting and analysis to measure c ontract performance and ensure compliance.

www.imany.com

Intentia

Movex Procurement supports supplier selection and evaluation, creation and renewal of supplier agreements, requisitioning purchase order processing and monitoring receiving and quality control, claims, invoice control and statistics. Purchase inquiries are used to make price and delivery inquiries with suppliers. Delivery schedules simplify the purchase process in high-volume/frequent delivery environments with close supplier relationships. Repair orders provide functionality for the purchase of repair work on serialized items with tracking and retained traceability. Subcontracting manages the planning and execution of work and services performed on suppliers' premises, with or without integration into the manufacturing processes in Movex.

www.intentia.com

Itiliti

Targeted to Fortune 1000 companies who traditionally require high volumes of contract or contingent labor and who are looking to decrease cost and gain control of the procurement and management of these assets. Capabilities include automated tasks, flexible forms and workflows, centralized and standardized processes, historical tracking and maintenance, analytics and reporting integrated timecards. Allows organizations to track details of contractor engagements, especially hours worked on strategic projects and initiatives and total dollars those

efforts cost a company. Incorporates online timesheets and billing summaries into the workforce procurement supply chain. Tracks hours and dollars and streamlines internal approvals. Allows administrative users to create reports on the fly. End-users can obtain information in various formats (tables, charts, etc.) through a browser-based portal interface. Portal is customizable by organization.

www.itiliti.com

J.D. Edwards

Offers array of supply management modules. Sample: Procurement Management processes requisitions, purchase orders, RFQs, quotations, and receipts. Gives buyers real-time access to inventory levels, expected deliveries, and projected demand. Advanced Pricing helps buyers take advantage of a variety of pricing scenarios offered by suppliers. Demand Consensus enables use of any time-series data, including statistical forecasts from J.D. Edwards Demand Planning or Forecasting, and more qualitative, judgmental forecasts from spreadsheets. Users can manage multiple forecasts while focusing on exceptions and people can collaborate on differences and reconcile forecasts. Demand Planning's statistical algorithms allow users to identify past unusual events, manage safety stock, constrain forecasts based on capabilities, and plan for new product introductions. Other modules include: Agreement Management and Inventory Management.

www.jdedwards.com
Logility

Voyager Collaborate automates and manages collaboration between buyers and sellers including order forecasting capability, planning exception and alert notification, promotion planning and business trend analysis. Voyager Fulfill provides tools to manage communications about customer orders, freight shipments and suppliers' products. Warehouse-PRO monitors goods in realtime and uses RF technology to increase inventory accuracy, while built-in performance analysis tools measure key performance indicators.

www.logility.com

Manugistics

The Strategic Sourcing application within the Supplier Relationship Management suite provides eRFx, reverse auction, and contract management capabilities. The Procurement Execution application is a private market-place tool emphasizing preferred suppliers with approved catalogs and negotiated contracts. The Supply Chain Management suite offers applications for global logistics management, demand management and manufacturing planning. Buyer's Workbench lets suppliers respond to purchase orders and RFQs while managing change orders, delivery orders, and returns. The acquisition of DigitalFreight gives Manugistics a logistics-specific platform and customer base.

www.manugistics.com

MfgQuote

MfgQuote operates a marketplace for buyers and suppliers of contract manufacturing services and provides tools to facilitate RFQ distribution and supplier management. Free subscription service provides buyers with capability to create, manage and collaborate on RFQs. It matches RFQs with suppliers. Quotes are received online and tools are provided to collaborate, analyze quotes, perform due diligence and award RFQs. With

RFQ/Supplier Management service, buyers create and work within private marketplaces, perform advanced supplier discovery and have use of sophisticated analytical tools. New MfgQuote Rating System evaluates and rates performance of both buyers and sellers.

www.mfgquote.com

Ketera

Founded and funded by American Express for mid-sized companies, Ketera provides a fullcycle e-procurement system (sourcing through payment, tracking and procurement data analysis). Software is designed to work in conjunction with American Express Corporate Services's expense management services: Users can automate procurement-related tasks, such as electronically reconciling purchases and transferring data into back-end financial systems. It manages the process for indirect goods and services from multiple suppliers, through a Web interface. Updated features include improved search functions and supplier catalog content management services.

www.ketera.com

Mindflow Technologies

ProcureMind Web-based suite of strategic sourcing applications provides decision support for supplier allocation plans, enables collaborative fact-based negotiations, and identifies savings opportunities and monitors sourcing contracts. Modules include ProcureStrat (sourcing analytics), RFx, Auctions, ProcureSpend (spend analysis), ProcureCompliance (contract plan monitoring and tracking) and Performance Measurement (cost performance analysis for item categories, suppliers and ship to locations).

www.mindflow.com

Moai

Total Landed Cost (TLC) Calculators allow users to establish built-in formulas to calculate total landed cost of given suppliers, based upon bid price and monetary parameters such as duties, fees, taxes, tariffs and other charges. Threaded Sourcing Projects allows buyers to group individual offerings together as a project. Appropriate information can then be shared and used as a framework for developing future offerings following the desired sourcing process for the organization. Buyer Parameters feature allows buyer to enter values that will be used to determine which supplier is preferable for a particular offering. Buyers can favor one supplier over another based upon whatever parameters are of importance to them, such as price, switching costs, past performance, product quality and delivery times. New database tables and views have been added to assist in developing reports and conducting "what if" analyses, using industry-standard reporting tools. Due out later this year: tools for contract management/sp end analysis.

www.moai.com

Noosh

Creates a central platform for all types of noncatalog based spending across multiple business enterprises. Offers object-level security, flexible project management and detailed event tracking to enforce business rules at every commercial level (individual, team, division and company). Data exchange with other systems is enabled using open system standards. Collaborative workspace enables teams to be formed and managed in accordance with privileges assigned to each team member.

Commerce process layer includes predefined and configurable business rules. Product management, procurement, multi-tier syndication, brokering and subcontracting processes are available and virtually any process ran be enabled using configuration functionality. Application layer defines specifications of objects being managed. In procurement, specs can be created to define key attributes of products or services being purchased. Business intelligence layer includes detailed reporting and analytics.

www.noosh.com

Oracle

The iProcurement tool in the Oracle 11i Procurement suite uses multisupplier self-guiding catalog capabilities, optimized for self-service RFQ and PO creation. Oracle Sourcing provides negotiation **templates**. The Purchasing application automates routine transactions while Purchasing Intelligence provides supplier evaluation capability. The Supplier Scheduling tool forecasts needs for goods and services while buyers receive information on advance shipment notices and confirm receipts online. iSupplier portals let suppliers review purchase agreements, track inventory balances and verify receipts online.
www.oracle.com

Open Ratings

The Strategic Performance Impact tool provides supplier scorecarding and performance measurement capabilities. Buyer Performance Impact uses a predictive supplier database to **monitor** and predict poor performance using a supplier stability indicator developed from internal and external company data. The application also includes supplier sourcing and management tools.

www.openratings.com

Palmas

Purchasing plus+ has capability to create purchase orders. System has standard PO info: supplier terms, item leadtimes, prices, general ledger (GL) accounts so users need to enter little data. Purchasing plus+ also can create POs automatically from other modules of the system: Approved reqs and RFQs can be turned into POs or POs can be built for items that are low in stock. Software tracks status of POs (late, received, invoiced, modified, back ordered, etc.) Expediting tools ensure POs arrive on time. System allows for full cost allocation to an unlimited number of GL accounts and/or cost centers either by percentage, dollar value or quantity. Supplier performance evaluation tools evaluate suppliers based on six user-defined criteria. Graphical Forms allows printing of POs and other forms. Flexible reporting allows users to design reports with use of pull-down menus and pop-up windows. Import/export utilities allow sharing of Master File information with other systems.

www.palmasdev.com

PeopleSoft

Purchasing and eProcurement modules in PeopleSoft 8 bring the purchasing process online including requisitions, change orders, purchase orders, contracts, and shipment receipts. Modules let users create POs online, capture records, implement workflow rules and view inventory before ordering and review workflow status and delivery dates after ordering. The Strategic Sourcing module lets users more quickly create RFx, conduct real-time auctions, and award contracts and purchase orders.

www.peoplesoft.com

Perfect Supply Manager

Sourcing Manager automates RFx creation and distribution, supplier
selection and negotiation with reusable library of **templates**
that are accessible across an organization; automatically quantifies best
award decisions. Auction Manager accommodates both price-only and
total-value auctions. Users can conduct multiround sourcing events,
starting with RFI, proceeding to open bid auction, and finishing with
private negotiations. Category Manager enables cross-functional and
regionally distributed teams to share information, documents, and analysis,
as well as collaborate on event creation, execution and review. Scorecard
Manager provides configurable framework that enables users to create a
closed-loop supplier-performance measurement system with flexible
data-input modes. Contract Manager unifies all contract management
activities into one system, highlighting information for sourcing, supplier
management, and category team collaboration. Other offerings include
Insight module, Category Manager, Process Manager, and Bid Manager
(formerly MaterialNet Custom Procurement Management System).

www.perfect.com

Procuri

The collaborative and automated RFI capability lets buyers and sellers
exchange realtime information. The RFQ wizard automates RFQ preparation for
direct, indirect and MRO sourcing. Negotiation tools include in-depth
reverse auctions with bid structures, sealed bids and e-tender as well as
one-on-one negotiation. Collaboration functionality creates and transmits
requirements and specifications documents, reviews designs and clarifies
information with suppliers.

www.procuri.com

PurchasePro

e-MarketMaker is a private trading network tool while the 2001 BayBuilder
acquisition brought the e-Source application, including a Webbased reverse
auction tool that weights supplier services. The e-Procurement application
offers online RFQs and ordering, catalogs and supplier evaluation tools.

www.purchasepro.com

PurchasingNet

E-procurement software for mid- to largesized companies in services
industries. Capabilities of PurchasingNet-SQL e-procurement system include
requisitioning, approval routing, purchasing, receiving, inventory control,
stock requisitioning and invoice matching. Back-office procurement products
include software to streamline the purchasing, invoice matching, inventory
control and budgeting processes in mid-to large-sized companies. Front
office applications extend to employee desktops and support browser-based
requisitions, direct orders, approvals and receipt transactions. Catalog
Junction software allows users to download and manage supplier catalog
content from disparate sources and in varying formats. Suppliers can
transmit data in spreadsheets, through the Internet, on CDs, in ASCII
format, etc. Catalog Junction middleware gives system administrators
ability to periodically update catalogs with new items, descriptions,
pricing, etc., eliminating the need to subscribe to third-party
aggregators.

www.purchasingnet.com

QAD

MFG/PRO eB Purchasing includes integrated purchasing, supplier schedules, and quality management modules. The purchasing module links plans, operations, and trading partners and lets users add requisitions, purchase orders, receiving documents, invoices and supplier performance tracking. The supplier schedules module supplements purchasing functions for support of high-volume deliveries. A supply chain management module helps consolidate inventories.

www.qad.com

RiverOne

Enables users to set expectations and measure performance with valued trading partners. Metrics are based on the Supply Chain Operations Reference (SCOR) model performance on both buy and supply sides of transactions. Maintains entire history of each order for accurate calculation of a wide range of supply chain metrics. Allows for multiple joint service agreements with unique performance thresholds for each trading partner. Provides exception alerts with links to associated metrics. Demand-Supply Manager creates a private shared environment where buyers and their supply chain partners can respond to each other's forecasts and plans with automated notifications and flats. Order Lifecycle Management solutions enable users to view and manage orders from placement to payment. Event-based tracking and automated alerts enable teams to pinpoint and resolve issues before they turn into problems. Supports supply chain partners' different communication protocols. INTERactive Suite delivers multiple shared inventory vi ews, one for inside and unique views for each trading partner. www.riverone.com

SAP

Offers array of supply management modules. Sample: Supply strategy development allows users to analyze purchasing history, project future spending, identify commodity groups and consolidate purchase agreements. Supplier qualification helps define criteria by which suppliers are qualified and tested. Supplierselection performs structured RFQs anti real-time reverse auctions. Custom-designed and engineered goods can also be sourced using capabilities for document collaboration and communication. Contract negotiation and management allows business units to jointly negotiate contracts for parts they need, allowing them to leverage combined volume while at the same time ensuring their specific requirements are met. Tasks can be managed, and business deals can be negotiated online while ensuring **version** control, privacy and security. Self service procurement allows employees to create and manage their own requisitions for all categories of spend. Relationship Monitoring tracks supplier relationships and performance , including **financial** stability, external rankings, sourcing contracts and so on.

www.sap.com

Softface

The recently released Procurement Intelligence suite of spend analysis tools clarifies historical **data** from ERP or other systems, extracts details about the items purchased, highlights where rich **data** exists and creates analysis-ready **data** and **reports**. The Content Suite for eProcurement focuses on buy-side

catalogs, converting unstructured text that comes with implementing c-catalogs into more usable **data**. Another suite of tools focuses on sell-side catalogs.

www.softface.com

supplyFORCE

SupplyFORCE network of 300 independent distributors with 2500 stocking locations delivers e-catalog content (descriptions of product lines of electrical, industrial, plumbing/PVF and power transmission and bearings distributors) and industry and new product information. It provides end-to-end product procurement, from RFQ to fulfillment and invoicing, inventory management, on-demand product and technical support, and information management capabilities, including reporting, tracking and trend analysis. www.supplyforce.com

SupplyWorks

Offers supply management solution for discrete manufacturers, including automotive, electronic, high-tech, and other industrial verticals. Connects buyers with suppliers over a variety of communications pathways. Automates and streamlines transaction execution with exception-based management and user-configurable alerts. Eliminates paper and manual processes. Supports multiple transaction types and replenishment strategies, including blanket orders, supplier-managed inventory, Kanban, mm-max triggered replenishment, and supplier scheduling. Enables buyers to exchange materials plans, inventory usage, and capacity availability with suppliers. Integrates with multiple ERP systems to provide supply visibility and unified cost data and transaction history across the enterprise. Leverages ERP system capabilities while providing buyers and planners with more direct support for business objectives. Strategic sourcing capabilities, including RFQ, BOM quoting and cost analysis, facilitate cost management, contract man ufacturing, and faster new product introduction. Supplier scorecards and other analysis and measurement features provide feedback for benchmarking supply chain strategy and driving continuous improvement. Web-based architecture facilitates multi-enterprise deployment, communication and synchronization.

www.supplyworks.com

SynQuest

SynQuest's supply chain planning solutions model operations (covers transportation, manufacturing, warehousing) across the supply chain and capture variable, fixed, inventory, start-up, shut down and other costs as they occur. The SynQuest Inbound Planning Engine helps users manage inbound flow of goods from suppliers to match inventory consumption. www.synquest.com
Thomas Publishing

The Thomas Register online provides sourcing information on industrial products and services providers, along with specifications and availability information from manufacturers. Users can search supplier databases, online catalogs and Web sites for information. Additional features include REQ submission capabilities, online purchasing and access to CAD drawings.

www. thomasregister.com

Transentric

ItemVision gives inter-enterprise visibility of inventory, equipment, and

information. Collects and presents supply chain information that can be searched, shared, stored, accessed remotely, and linked to other relevant data and systems. It does this by reconciling product names, unique identifiers, and units of measure from companies and their trading partners automatically. Allows trading partners to understand how much product is in the supply chain: where it is, who has it, and what has been promised, ordered, and shipped along with visibility to key critical events that can affect available supply to meet changing product demand.
www.transentric.com

TSA

Puridiom enterprise e-procurement software allows users to electronically control every aspect of the purchasing operation, from Web-based requisitioning to end user receiving. Dynamic workflow management expedites requisitions from inception to fulfillment. Requisitioners can follow their orders through the process. Buyers know when orders are due and can track them with the supplier. History logs are updated automatically, allowing users to track record status. System also includes extensive access controls to provide security.

www.purchasing-solutions.com

Verian

Spend management solution aimed at small and mid-size enterprises. Can be installed with any database supporting Open Database Connectivity (ODBC) standards. Functionality includes online requisitioning, transaction-based audit trails, online approvals and purchasing, automated faxing, internal messaging, RFQ, e-ordering, standing orders, freeform orders, rule builder, transaction-based reporting, predictive reporting, multi-user defined pick lists, in/out status tracking, PO attachments, real-time status updates, PO consolidation. Inventory sharing functionality allows users to **check** warehouses within the company before placing orders with suppliers. Other offerings include demand forecasting capabilities, economic order quantity, travel and expense and asset tracking.
www.procureit.com

VerticalNet

Application provides analytical capabilities and **templates** to support price optimization, supplier rationalization, part/SKU rationalization, and cross-commodity leverage (sourcing a greater breadth of commodities with fewer suppliers). Enables online quoting, negotiations, and reverse auctions. Users can create auctions and RFQs with multiple attributes. Normalizes performance data from multiple divisions and information systems regardless of naming conventions, ship-from locations, or product naming classifications; enables analysis based on user-defined performance metrics including, but not limited to pricing, quality, customer service, on-time delivery, contract compliance, and spot vs. contract purchasing. Communicates changes in market demand throughout supply chain in real-time. Security is configurable down to data field level to ensure that sensitive data is accessible only to authorized users.

www.verticalnet.com

Works Procisa

Allows organizations to automate existing payment processes and reduce reliance on **checks** using Visa commercial payment to comply with financial policies and process controls. Includes enforcement of signature authority approval chains and separation of duties associated with authorizing payments. Provides real-time visibility into spending activity

and offers back-office reconciliation efficiencies that improve the speed and accuracy of transaction allocation. New **version** allows transactions with specific suppliers to be automatically tagged with associated general ledger (GL) codes, and allows users to reallocate spending after it occurs, ensuring that expenses are properly attributed to the right accounts within organizations. Administrators can also track taxable card spending as it occurs for easier tax reporting.

www.works.com

XPORTA

Global Strategic Sourcing application provides cost analysis tools to identify optimal suppliers on a global scale, Evaluates a company's mix of suppliers based on various trade and logistics terms including import and export taxes, international licensing fees, mode of transport and country of origin and destination. Buyers can model the total cost of different supply scenarios and purchase terms to establish the most effective scenario for their supply chain.

www.xporta.com
RELATED ARTICLE: Sourcing software marl to reach $1.8B by 2006

It's still early yet.

That was the major conclusion of a recent report on the strategic sourcing software market from Boston-based market analysts AMR Research. AMP projects that the strategic sourcing market will grow both in size and complexity, from $350 million in 2001 to approximately $1.8 billion by 2006, driven by maturing software and greater awareness of its return on investment. But in AMR's evaluation of 17 strategic sourcing software providers on six major functional requirement categories, providers posted an average score of 21 out of a total five, illustrating the immaturity of the market to date.

"For buyers, whether the goal is reducing total cost or time-to-market, the automation of corporate sourcing efforts has become a pervasive strategic initiative," said Pierre Mitchell, vice president and research fellow at AMR in the report. "Although buyers are realizing a quick and massive ROI from simple, tactical, event-based e-sourcing tools, their desire for deeper support of systematic, strategic sourcing processes is encountering 'the hurdles common to new applications markets." Those hurdles include lack of verticalization in the market, too few installations, incomplete functionality in the products, and an overpopulation of small niche software providers.
The report found that early adopters saved an average 10-15% on direct goods and 2025% on indirect goods and services while slashing sourcing cycle times, but functional maturity for leading providers is at least 18 months away. "Big picture e-sourcing requirements are complex, but most e-sourcing applications are not," according to the report, which says RFx nad bidding event functions are similar across various software packages, while the differentiators are performance management and direct materials support.

The report did say strategic sourcing software products are having an effect on sourcing practices in early adopters. For example, prior to strategic sourcing software, most buyers felt that fewer suppliers were better. But a greater number of suppliers can improve the results of complex bidding events and the savings could be well worth the incremental supplier management costs.

VerticalNet was the most highly-touted software provider in the report,

with a 3.0 mark average for overall functionality scores, while Emptoris
and Frictionless Commerce tied for second/third place. Direct materials
and component supplier management areas proved the most difficult for
providers.

What they looked at
Following are the major criteria AMR used to evaluate strategic sourcing
software providers

* RFx

* Bidding events

* Bid analysis, negotiation, and contract management

* Supplier and sourcing performance management

* Analysis and planning

* Direct materials sourcing

Editor Note: This report is a collaboration between Susan Avery, David
Hannan, and Anne Millen Porter, all of PURCHASING Magazine.

Industry Names: Applications software; Software
Product Names: Business software packages NEC (737275)
Concept Terms: All market information; Trends
Geographic Names: North America (NOAX); United States (USA)

57/9/4 (Item 4 from file: 148)
15008552 ? ? Supplier Number: 91567862 (THIS IS THE FULL TEXT)
Architects of innovation. (innovation awards).(Company Profile)(Statistical Data Included)

Stevens, Michael G.
Practical Accountant , 35 , 9 , 34(8)
Sept , 2002
Document Type: Company Profile Statistical Data Included
ISSN: 0032-6321
Language: English
Record Type: Fulltext
Word Count: 5651 ? ?Line Count: 00470

Text:

 For the third year, Practical Accountant is proud to recognize those 16
firms that are taking a prominent role in the development of new and
improved services, and in promoting efficiency in the practice of public
accounting. Successful firms aren't resting on their laurels. They are

continuing to question and improve the ways they are doing things. This is demonstrated by the fact that of those 16, six of our winners this year are prior year recipients of the Innovation Award. Outstanding in this respect are two firms, the Boston firm, Vitale, Caturano & Company, and the Cincinnati firm of Barnes, Dennig & Co. that have won for different innovations three years in a row.

Our Practice Innovation Award goes to those firms judged to have brought in new business or cut costs by instituting a process, launching an initiative, or changing a procedure. Here are profiles of firms that truly share a vision.

Multifaceted Initiatives

Clark Nuber, in Bellevue, Wash., has made a number of initiatives to promote efficiency and bolster its marketing efforts.

Reengineering. The firm has undertaken a best practices review of its financial statement production process. After participating in Audit Watch seminars and formation of an efficiency task force, the firm reduced field work hours by 20 percent and achieved 100 percent realization (90 percent on not-for-profit).

Paperless environment. Clark Nuber was one of the first customers of ePace software. It customized industry **templates** that assembled its best practices work papers and provided a consistent work paper product in a paperless environment. It linked trial balance **data** to Word and Excel documents, and tax return work papers are integrated into a single common binder so they are integrated automatically with the **financial** statements. The firm **reports** delivering 15 more financial statements in 2,500 fewer hours. The firm has turned this experience into a source of potential training and consulting projects for other firms. "Paperless engagements are so much more efficient, and as a result, encourage client service. They also really help to solidify documentation efforts—when you don't have paper copies, you have to be really specific. I can't imagine not using ePace," says Lynn Marth, a senior in Clark Nuber's audit department.

Work load balance. The firm strives to provide steady workloads throughout the calendar year by developing off-season niches and products. For example, it has developed a not-for-profit niche which provides a second busy season between August and November.

Cross selling. Clark Nuber has implemented a firm-wide cross sales incentive campaign that focuses on developing specialized services within the firm, and on strengthening its client service culture. At departmental meetings, experts discussed descriptions of services/products, target clients, identifying opportunities, and who to contact within the firm if a prospect was recognized. Employees who refer leads that become sales that yield certain threshold fees, receive cash bonuses. The firm reports that this campaign "has yielded outstanding results in the nearly four months it has been in operation: total estimated first year fee income of $300,000, with total incentive payouts of $7,350."

Recruiting. With a diminishing supply of accounting graduates available, the firm makes a concerted effort to recruit the best despite competition from the Big Four firms. It uses a group of five to six staff and seniors to make contact with college students, it sponsored career day visits for local colleges, barbecues, and other events, and enhanced its Web site with first-year staff testimonials and recruiting event calendars. The in-office interview process has been streamlined to expedite making offers to top candidates, and there is a database tracking system that allows everyone on the recruiting team to update notes on candidates.

Clark Nuber also has an internship program for local students hiring one to two positions each season (winter and summer) who are treated as first-year staff and are assigned a mentor.

Clark Nuber PS

Founded: 1952
Partners: 14
Staff: 100
Offices: 1
Estimated 2002 revenue: $15.1 million
Web site: www.clarknuber.com
Practice breakdown: A&A 45%; Tax 50%; Consulting and other services 5%

Constructing a Niche

Barnes, Dennig & Co., Ltd. (BD), in Cincinnati, has won the Award for the third time. Two years ago it won for reinventing its audit process, and last year for its client service review procedures. It is a business advisor to various key industries including the construction industry.

This year it won for its efforts in developing a solid construction niche. Starting in 2000, BD sent members of their construction client service team to a certified training program to become Construction Industry Technicians (CIT). Those in BD who have received CIT certification include a partner, two assistant team leaders, six senior accountants, and three staff accountants. The program incorporates the latest changes in the construction industry and represents an overview of the field and its processes.

"With the CIT training, we can open up conversations with construction clients that we've never had in the past," says Jay Rammes, BD partner. An improved understanding of construction industry language of project managers, contracts, and workflow options has yielded benefits for BD's construction clients, and for the firm itself. Field and job schedule audits are completed with greater efficiency, with resulting time and billing savings. BD also presents a series of four construction industry roundtable conferences and an annual "Contractors' Seminar" addressing critical issues of that industry.

BD reports that in the two years since its implementation, the firm has documented a 100 percent retention rate of construction clients, and an increase in efficiency and productivity among the staff. BD regards the certification program to provide a unique selling point, including information about the certifications in all new business proposals.

Barnes, Dennig & Co., Ltd.
Founded: 1965
Partners: 10
Staff: 75
Offices: 1
Estimated 2002 revenue: $7.5 million
Web site: www.barnesdennig.com
Practice breakdown: A&A 43%; Tax 47%; Consulting and other services 10%

Health Law Shepherd

At LeMaster & Daniels (LD) in Spokane, Wash., an opportunity was identified after the "Health Insurance and Portability Act" (HIPA) was enacted in 1996. This law mandated broad healthcare reform with the intent to provide better access to health insurance, limit fraud and abuse, and reduce significant administrative costs. Many in the healthcare industry weren't sure how to begin compliance with this law.

LD saw the need for education on how HIPA compliance can be addressed. It offers compliance training courses for the healthcare industry. The courses give heathcare providers a greater understanding of the HIPA guidelines, tools for assessment of compliance, and an implementation plan for compliance. According to Pamela Pyrc, director of marketing, "we have successfully expanded the definition of an accounting firm as a trusted interpreter of tax law into a trusted interpreter of HIPA law."

Since HIPA affects the entire nation, LD has franchised the rights to conduct the HIPA seminars and education modules to another CPA firm in

the state of Wyoming. LD **reports** that this year alone, the compliance seminars have **generated** $56,000 in fees.
Approximately, $50,000 in net fees have been billed and collected from compliance consulting with $120,000 from new consulting projects expected through October.

      LeMaster & Daniels PLLC
      Founded: 1908
      Partners: 27
      Staff: 142
      Offices: 12
      Estimated 2002 revenue: $26 million
      Web site: www.lemasterdaniels.com
      Practice breakdown: A&A 36%; Tax 44%; Consulting and other services 20%

      Perfomance Enhancement

      In late 2000, Dallas-based Turnage & Company decided to invest in the AICPA's Performance View Plus training program which involves a new assurance service. The program provides a methodology for accountants to apply performance measurement theory. They identify critical success factors that lead to measures that can be tracked over time. The system provides feedback about key activities that are critical to the company and serves as a predictor of future outcomes.

      After the training program, the firm launched a marketing campaign strategically focused on marketing performance measurement services to clients, prospects, and referral sources. Specifically targeted were businesses such as auto dealerships, manufacturers, physician practices, and retailers that can potentially enhance business performance in a short period of time.

      In addition to public relations work, the firm developed a bimonthly electronic e-zine, Business Performance Advantage, dedicated to sharing performance measurement and business ideas.

      "We've enjoyed incredible success with our performance measurement clients," reports Turnage. It notes that it has met its goal of saving clients more money than it charges in fees. The marketing activities have led to several speaking engagements and public relations opportunities in the local press.

      The firm reports that adding performance measurement consulting to its practice has led to a 20 percent increase in gross revenues. It anticipates profits to be up by 30 to 35 percent this year. Further, since establishing this niche, the firm has grown 200 percent which accelerated its growth goals by three years.

      Turnage & Company, P.C.
      Founded: 1984
      Partners: 3
      Staff: 6
      Offices: 1
      Estimated 2002 revenue: $1 million
      Web site: www.tcocpa.com
      Practice breakdown: A&A 10%; Tax 50%; Consulting and other services 40%

      Improved Staff Performance Evaluation

      Cleveland-based Cohen & Company, a prior Award winner for restructuring its year-end accounting service process, has developed an innovative software application to manage job-by-job performance evaluations. Designed to meet the unique demands of the accounting profession, it allows for online completion of job-by-job performance evaluations, stores and archives the information, and then has the capability to produce reports on an individual employee's performance. Reports can be run on a job-by-job basis, or in summary form for a specific period of time by combining all of the job-by-job data in the system. The paperless application has not only eliminated flaws of the previous paper-based performance management system, but it has also increased the

efficiency of the overall evaluation process.

The system is Intranet-based with an SQL Server backend database. The application can be accessed from any workstation in any of the firm's eight offices, as well as externally via the Internet with unique user names and log-in passwords for security of confidential data. Annette Stevenson, a firm principal, worked closely with an IT consultant to develop this system.

The automated e-mail notification and paperless features of the system have dramatically increased the amount of timely feedback received by the staff. The criteria used to evaluate the staff has become more standardized. It has also made it easier to track the status of evaluations, eliminated paper shuffling, and provides automatic notification when action from a specific user is required.

Cohen & Company estimates that this system saves its professionals time equivalent to a billable value of $50,000 to $75,000 annually. The firm also reports that the system has enabled it to identify and communicate performance expectations, and measure people against those expectations, thus greatly improving organizational performance, and consequently the bottom line. This should lead to more fulfilled professionals and greater employee retention.

Stevenson presented this software to a group of human resource managers belonging to a global network of accounting and consulting firms, and due to an overwhelming response, the firm has decided to market the software application to other professional service firms. The firm anticipates seeing revenue generated from the product within the first year.

Cohen & Company
Founded: 1977
Partners: 22
Staff: 81
Offices: 8
Estimated 2002 revenue: $17 million
Web site: www.cohencpa.com
Practice breakdown: A&A 35%; Tax 31%; Consulting and other services 34%

Pushing Paperless to Clients

Two years ago, Atlanta firm Habif, Arogeti & Wynne (HAW), a prior Award winner for transforming its practice into a virtually paperless one, accomplished this by completely revamping its technology. According to Brian Falony, director of marketing, the firm's challenge then became "how to extend the technology to our clients in order to make our engagements more efficient as well as provide even greater benefits to them."

Last summer, HAW began creating client extranet sites. They are on a separate server from the firm's main server and allow clients access through any Internet connection. As documents are created through tax, audit, or other software, they are first filed in the client folder on the firm's server, and then a copy is streamed to the client's extranet site. That site uses the same document manager as the firm's internal paperless system. The extranet server is backed up in real time to ensure that clients will not lose any data. Each time a document is loaded to the extranet site, a backup is created on the backup server located in another facility.

Clients can access their documents via the extranet and review them with the firm in real time or at their convenience and post comments regarding the documents. Firm staff can then access the reviewed document and comments and take appropriate action. Clients also can allow their bankers, attorneys, and others access to specific documents through their extranet site, but can restrict access to documents as necessary.

"Our goal is to have all **reports generated** by HAW to be accessible via the extranet sites by the end of the year. As we reach that target, we anticipate increases in staff efficiency in the neighborhood of 10 to 15 percent," says Falony. The firm also sees the

benefit of this to clients in the case of disaster recovery since business owners will be able to access important documents whenever and wherever they need to.

HAW believes clients will be willing to pay a nominal fee for this capability giving the firm another revenue stream. Based on most clients, who will pay based on server space used, the firm anticipates revenues from this service to be between $1 million 0and $2 million within the next three years.

Habif, Arogeti & Wynne, LLP
Founded: 1952
Partners: 24
Staff: 120
Offices: 1
Estimated 2002 revenue: $21 million
Web site: www.hawcpa.com
Practice breakdown: A&A 49%; Tax 30%; Consulting and other services 21%

Automated Election Services
The Washington D.C. firm of Goldklang, Cavanaugh & Associates (GCA) specializes in providing audit and tax services for condominiums, cooperatives, and homeowners associations and serves over 1,500 clients. These entities are run by management agents who are hired by elected boards of directors. The directors are elected at the annual meeting of the association, which GCA indicates can be politically charged and full of controversy.

Typically, the management agents or employees of the association handle the election. And often, the results of the elections are questioned because the management agent and association employees are not independent. Members of the association can vote by proxy or at the meeting with a ballot. Because of complexities in tabulating the votes and the firm's independence, GCA identified this as an opportunity to provide a valuable service to its clients which could yield a significant source of revenue.

The firm began providing election services with a custom written software package. It now uses an optical mark reader which also has a barcode reader installed. The firm develops the proxies or ballots in its software, which creates a specific proxy or ballot for each unit. Each document contains a barcode for the unit number, or a control number, and the percentage interest for that unit within the association. After ballots are completed, the proxies or ballots are fed through the optical reader which compiles the information in a text file. The file is opened in Excel and the results are usually available within 30 to 60 minutes after the polls are closed. The accuracy of the machine count can easily be **checked** so that the firm can give final election results at the annual meeting.

This system has generated more profit for GCA. It charges a fixed fee for these engagements and payroll costs are lower for the firm because fewer accountants are needed to count the ballots and those who are needed are there for less time.

Goldklang, Cavanaugh & Associates, P.C.
Founded: 1974
Partners: 3
Staff: 26
Offices: 2
Estimated 2002 revenue: $2.5 million
Web site: www.goldklangcavanaugh.com
Practice breakdown: A&A 88%; Tax 10%; Consulting and other services 2%

Client Reengineering
Vitale, Caturano & Company (VCC) in Boston, is a prior Award winner; two years ago for developing its financial planning practice, and last year for its innovations in supporting its professional staff. This year, it developed a number of ways to use technology to help its small

business clients. For example, consider client Kerri Carbone, a bookkeeper and sales rep for a family-owned business, Bernister Pools and Spas, a mother of four, who commutes from her home in Mass. to the New Hampshire-based company. She could not get to her office more than three days a week.

VCC recognized that her bookkeeping duties prevented Kerri from maximizing her time in sales which was crucial to the business's success. Moreover, the business could not afford to hire an in-house bookkeeper or pay an accounting firm for such services. Through technology, VCC devised a solution that it could also market to other small business clients.

It has designed a process that streamlines substantially all of Kerri's bookkeeping duties. Through a remote access service provider and a bill presentment service, VCC and Kerri can perform their bookkeeping duties from any computer with an Internet connection. By using these outside service providers, all data transactions could be exported and imported into the business's accounting software. With data integration, substantially less time is needed to enter the data and do the bookkeeping so that it became feasible for VCC to provide monthly bookkeeping services. The fees imposed by the outside service providers are far less than what VCC would charge or the cost of Kerri's time needed to perform these tasks.

This solution has greatly improved access to the business's accounting records from Kerri's home and VCC's office. VCC staff members can also access these records from their homes. This enables VCC to better support the business in a more efficient manner.

VCC reports that Kerri was able to avoid hiring additional staff thus saving labor costs while improving her independence and increasing her sales.

Vitale, Caturano & Company, P.C,
Founded: 1978
Partners: 26
Staff: 89
Offices: 1
Estimated 2002 revenue: $27 million
Web site: www.vitale.com
Practice breakdown: A&A 25%; Tax 22%; Consulting and other services 53%

Closely Held Business Forums
TravisWolff, a Dallas firm and a prior Award winner for reworking its compensation and performance evaluation systems, has organized a monthly event, the TravisWolff Executive Forum, that brings together its professionals, strategic business partners, clients, and prospects. Aimed at family-owned and closely held businesses, the forum emphasizes leadership and presents nationally known speakers. It addresses six critical areas for these businesses: estate planning, succession strategies, financial management, incentive compensation programs, customer service, and hiring and selection resources.

One basic benefit reported by the firm is improved name recognition in local business circles. This alone has yielded new opportunities exceeding more than $100,000. The forum also provides significant networking opportunities for those attending and has enhanced the firm's image as a business consultant. Fees to defray the costs involve a company electing membership in the forum and paying less than $50 to send five people every month. Five sessions with executive coach Claude Dollins, and TravisWolff partners are included with each membership.

Prior to the event, the finn mails approximately 600 invitations to forum members and desired attendees. Invitees may attend twice before having to choose membership in the Forum. To date the firm has had not fewer than 100 attendees, and it is delighted with more than a 15 percent response rate.

TravisWolff
Founded: 1991
Partners: 8

Staff: 110
Offices: 1
Estimated 2002 revenue: $15 million
Web site: www.traviswolff.com
Practice breakdown: A&A 35%; Tax 35%; Consulting and other services 30%

Best in Eldercare Services

Three years ago, Dallas firm KGA Group took upon itself the task of becoming the best provider of eldercare services in the nation. The key to its success today lies in the firm's painstaking efforts to acquire in-house expertise in aging. Mike Seefeld, the firm's director of these services not only has agrees in accounting and taxation, he has a agree in sociology and certification in aging, and in assisted living management. He also expects a master's degree in applied gerontology next spring. He has volunteered in nursing homes and state agencies. In addition, Seefeld recruited a leading independent geriatric care manager, who provides expertise in geriatric care assessment, care management, and personal assistant caregiving services.

Services, in addition to tax and audit work, include crisis intervention 24/7, needs assessment, care plan development and monitoring, individual and family counseling, placement and moving assistance, referral to medical and evaluative services, personal assistance services such as meal preparation and housekeeping, home management services, and reassurance visits to elderly clients. Financial services include daily money management and bill paying, submitting claims to insurance companies, confirming the accuracy of provider bills, and protecting the elderly from financial predators by controlling disbursements. The firm also provides consulting planning for housing and support services, declining competency, death or disability of one or both spouses, evaluating alternative costs of retirement communities, and evaluating long-term care insurance needs.

KGA reports that this commitment to such a niche practice has not only enhanced its reputation and visibility in the marketplace, but it has directly added $100,000 in revenue. It also leads to other business opportunities including being chosen by the owner of a nursing home for audit, tax, and consulting services, and to estate and retirement planning engagements for the adult children of elderly clients.

KGA Group
Founded: 1982
Partners: 4
Staff: 40
Offices: 1
Estimated 2002 revenue: $5 million
Web site: www.kgagroup.com
Practice breakdown: A&A 40%; Tax 25%; Consulting and other services 35%

Leveraging Client Feedback

Cain Ellsworth & Company (CEC) in Sheldon, Iowa has gone to the source to evaluate and improve its business: the clients. It implemented a client survey/interview program it calls "PAL" for "pay attention and learn." CEC asks clients to complete a short, four-question survey. It scores the firm on a scale from 1 (very poor) to 10 (excellent) regarding: the quality of its service, its understanding of the client's business, its performance as a partner in the client's business success, and the degree to which the client would endorse the firm to a friend or business associate.

Once the completed survey is received, a partner schedules a follow-up meeting with the client to discuss the results in detail. The meeting focuses on how the firm can improve and whether the client still has unmet needs. What the firm didn't realize was that by opening itself up to criticism, "our clients have opened up and given us great suggestions for improving our quality and developing new services," reports managing partner Mark Ellsworth.

As a result of the interviews in less than one year, the firm indicates billing over $50,000 in new revenue. It also has identified over $60,000 in projected revenues from extended services and new offerings.

"The greatest opportunity for growth still lies with existing clients," indicates a convinced Ellsworth.

Cain Ellsworth & Company, LLP
Founded: 1968
Partners: 3
Staff: 9
Offices: 1
Estimated 2002 revenue: $1.6 million
Web site: www.cainellsworth.com (under construction)
Practice breakdown: A&A 46%; Tax 39%; Consulting and other services 15%

In the same vein, The Rehmann Group, based in Saginaw, Mich., has spent thousands of dollars over the past few years, conducting periodic client satisfaction studies of its customer base. It altered its survey approach to make it a better tool for growing and keeping business. Last year, the firm conducted an Infoquest Customer Satisfaction Survey of its top 140 clients. With a 72 percent response rate, it was able to identify issues, areas of subtle discontent, unmet needs, and unfulfilled opportunities that were costing the firm money. Dissatisfied and somewhat satisfied clients were visited immediately by the firm's CEO and sales team respectively. The surveys led to targeted areas for improvement.

Rehmann is now also offering this approach to getting information as a service for clients and prospects. "We've garnered 25-30 new engagements since we've conducted this survey leading to an additional $110,000 in revenue," reports the firm.

The Rehman Group
Founded: 25
Staff: 282
Offices: 10
Estimated 2002 revenue: $37.5 million
Web site: www.rehmann.com
Practice breakdown: A&A 47%; Tax 33% Consulting and other services 20%

Reinforcing the Firm Culture

Pannell Kerr Forster of Texas (PKF), a middle-market firm based in Houston and a prior Award winner for developing its technology services practice, has focused not only on expanding its service offerings, it has looked within itself as well. "We realized long ago, that to serve our clients well, we must have a culture of excellence built on the foundation of the personal character of our firm's leadership," says Karen Love, PKF's director of business development. To this end, PKF developed an internal, accredited program called "PKF University."

Some of the goals of this university include: communicating the firm's vision, mission, and core values, creating a sense of team spirit and firm pride, educating team members about the firm's service offerings, and developing team members technically. Another goal involves extending the firm's training and development to strategic referral partners, clients, and prospects, and providing a less disruptive means of fulfilling continuing education requirements.

Examples of programs offered have been: "Getting It Together-The Art of Winning Referrals," on networking, business building for the firm and clients; "Understanding Financial Statements for Non-Financial People," taught for a client's employees; and "The Benefits of Cost Segregation Studies," taught in affiliation with real estate divisions of financial institutions for their clients.

Love reports great success in achieving the objectives of PKF University. She says that voluntary participation is high and that the university has created "a very real `community' within our firm." Also, teaching members about the capabilities of each practice group has led to

strong growth of the firm's niches. The firm can also offer customized development programs for its clients.

She also indicates that by centralizing continuing education, CPE costs have decreased by 32 percent. And recruiting fees have also decreased by over 30 percent due to improved staff retention. Moreover, the finn has enjoyed a significant increase in business development activities and revenues.

Pannell Kerr Forster of Texas, P.C.
Founded; 1992
Partners: 8
Staff: 85
Offices: 1
Estimated 2002 revenue: $10.7 million
Web site: www.pkftexas.com
Practice breakdown: A&A 40%; Tax 47% Consulting and other services 13%

Outsourcing Returns/International Tax Planning

A successful, independent firm doesn't rest on its laurels. It stretches itself whenever possible. And so it goes with The Videre Group based in Parsippany, N.J. which has undertaken two distinct tax innovations that benefit both the firm's employees and its clients.

To help ease the burdens of tax season by reducing work compression between February and April, the firm turned to outsourcing tax returns. This was motivated by a desire to create a less stressful work environment believing that happier employees work harder. This should also lead to less staff turnover and greater recruiting successes.

Technology has enabled the firm to use third-party preparers for work paper organization and input to reduce the workload during a typical tax season. Documents are scanned using a high-speed scanner directly into a dedicated server through a virtual private network connection. The documents are stored in a safe, secure Web site from which they could be searched, reviewed, and printed by the firm's professionals.

Videre reports easing of stress, reduced working hours, and more efficiency overall in handling a higher volume of returns in the same number of working hours. About 200 returns were outsourced, each one saving the firm about two to three hours, totalling about 600 hours.

Videre's second stretch is to better meet the international tax needs of privately held businesses with annual revenues in the $25–$100 million range. It has adopted the "Transaction by Transaction" method using Excel spreadsheets in place of a more complex system, which has created an analysis model that became more affordable for smaller clients. "This move is radical for an independent local firm like The Videre Group, but it supports our vision for the success of our clients," reports Sally Glick, director of marketing.

The techniques developed require that the companies suitable for this have international sales or a foreign subsidiary. Once identified, the firm can analyze the client's tax situation and determine how to apply the extra territorial income exclusion calculations to create a tax savings. The firm sends bankers a "crib sheet" with a series of ideas that they should be discussing with customers who fit the profile of a suitable client. It follows with phone calls and personal meetings.

The Videre Group, LLP
Founded: 1999 (by merger)
Partners: 19
Staff: 120
Offices: 2
Estimated 2002 revenue: $21 million
Web site: www.videregroup.com
Practice breakdown: A&A 41%; Tax 39%; Consulting and other services 20%

As a further example the remarkable potential to leverage outsourcing, the Braintree, Mass. firm of Kirkland Albrecht &

44

Fredrickson (KAF) has altered how accountants may process low-end data entry work by outsourcing work to India. This allows the firm to provide services to clients it could not previously do for cost reasons, to have a virtually unlimited, well-educated work force, and to retain the high-end part of engagements to be performed by its own staff.

Over the past two years, KAF has made a significant investment in technology to create a paperless environment. The firm reports that through its technology consultant, Gary Boomer, it became aware of such outsourcing when he introduced the firm to someone who was developing an outsource operation in India that was specifically geared to the accounting industry.

KAF eventually outsourced 200 individual tax returns at an average cost of $75 per return. It helped the developer of the outsource operation with a Web-based tracking solution that allowed it to **monitor** the status of the tax returns that it sent to India.

As a result of the success with this program, KAF is expanding its outsourcing to India. It has contracted to supply three professionals with two to three years of experience in India who will be dedicated to KAF for a full year. These three professionals will spend the month of September in KAF's office undergoing extensive training. They will then return to India and the firm will remain in contact with them through e-mail, tele-conferencing, and webcasts if additional training is to occur.

As a result, the firm plans on not only outsourcing 400 individual tax returns to India this upcoming tax season, but it is looking to outsource bookkeeping services, pre-audit and pre-review compliance work, and preparation of small corporate and partnership returns.

Kirkland Albrecht & Fredrickson, P.C.
Founded: 1991
Partners: 7
Staff: 28
Offices: 1
Estimated 2002 revenue; $6.2 million
Web site: www.kafgroup.com
Practice breakdown: A&A/Tax 61% Consulting and other services 39%

Walking the Walk
About two years ago, Cincinnati-based Clark, Schaefer, Hackett & Co. decided to build a more positive, creative, innovative working environment and company culture to better serve clients, improve employee satisfaction, and financial results. The firm initiated partner-level teambuilding.

This involved a day-long off-site retreat where the case for improving employee satisfaction and how this can lead to customer loyalty and revenue growth was developed.

Employee teams were created to brainstorm and implement ideas surrounding concepts such as "choosing your attitude," how our attitudes affect those around us; "being present," focusing on being more attentive to employee needs; and how fun and enthusiasm can be injected into employees' work. One of the firm's offices created a "fun center" with games, ping-pong, etc., free massages, and a variety of contests. The firm notes a reduction in turnover of staff from these efforts.

This process has also led to business. Jon Horn, director of HR consulting and training services at the firm, reports that his group sold training workshops and management development processes tied to these themes to their clients.

The firm has also created an internal retention, orientation and recruitment committee involved with mentor training, staff evaluation, and surveying employee satisfaction.

Clark, Schaefer, Hackett & Co.
Founded: 1938
Partners: 31
Staff: 157
Offices: 6

```
      Estimated 2002 revenue: $27 million Web site: www.cshco.com
      Practice breakdown: A&A 42%; Tax 44%; Consulting and other
services 14%
```

COPYRIGHT 2002 Thomson Financial Inc.
Industry Codes/Names: BANK Banking, Finance and Accounting; BUSN Any type of business
Descriptors: Practical Accountant (Periodical)--Achievements and awards; Accounting
firms--Achievements and awards
Geographic Codes: 1USA United States
Product/Industry Names: 8930000 (Accounting & Auditing Services)
Product/Industry Names: 8721 Accounting, auditing, & bookkeeping
NAICS Codes: 54121 Accounting, Tax Preparation, Bookkeeping, and Payroll Services
File Segment: TI File 148

57/9/5 (Item 5 from file: 15)
02410755 ? ? ? ? ? ? 156075381
Leading low-end accounting software

Basile, Anthony; Papa, Louis J; Johnston, Randy
CPA Journal ? v72n8 ?pp: 40-49
Aug 2002
ISSN: 0732-8435 ?Journal Code: CPA
Document Type: Periodical; Feature ?Language: English ?Record Type: Fulltext ?Length: 8 Pages
Special Feature: Photograph Table
Word Count: 4551

Abstract:

```
The choice of accounting software can be a challenging decision for small
and start-up companies. Low-end accounting software packages offer more
features than ever before, but the options available can be confusing for
the first-time customer. Setting a timeline, sticking to a budget and
soliciting employee input will make the decision process easier. Technical
support is crucial, especially when the software is first installed and
configured. The right choice will be the program that best serves the
company's current needs while remaining capable of expansion. A brief
description of ten of the leading low-end software packages on the market,
including ACCPAC Simply Accounting, BusinessVision 32, ePeachtree,
Peachtree Complete Accounting 2002 and QuickBooks for the Web, is
presented. ePeachtree is an Internet-based accounting system that handles
check writing, invoicing, inventor and business reporting. ACCPAC's Simply
Accounting is a dual-currency accounting and payroll package.
```

?
Text:

```
In Brief

Big Options for Small Businesses

The choice of accounting software can be a challenging decision for small
and start-up companies. Low-end accounting software packages offer more
```

features than ever before, but the options available can be confusing for the first-time customer. Setting a timeline, sticking to a budget, and soliciting employee input will make the decision process easier. Technical support is crucial, especially when the software is first installed and configured. The right choice will be the program that best serves the company's current needs while remaining capable of expansion.

One of the biggest technology issues facing start-up and smaller companies is choosing the most effective accounting software. Small businesses must remember that the right accounting package is the one that best serves the current needs of the business and that can be most easily adapted to their future needs. And the right solution goes beyond just software; customer support is also important, especially at the outset.
Selecting Accounting Software

The first step in selecting accounting software is forming a committee. The committee should be small but contain representatives from each of the primary areas in the company, and it should have an odd number of members in order to make decisions quickly and efficiently. This committee should be responsible for recommending packages to management or even negotiating with the vendors of choice.

Next, the company must ascertain the problems with the current system. Before deciding that new software is needed, make sure that the most current **version** of the software is running on the right system. Pinpointing the problems with the current system will help determine what the company should be looking for in a new package. All employees should have an opportunity to explain their problems with the current system and their expectations of the new system. A budget and a timeline are invaluable in keeping the process on track.

Small companies rarely need an independent consultant. If it would like an outside consultant, the company should ensure they have already reviewed each of the packages and their own needs, as consultants often offer the same one or two packages to all clients and may not offer as much independence as perceived.
The most important part of the selection process is becoming aware of the full range of products. There is a wealth of information available on the Internet, in accounting software publications, and directly from software vendors. It will often be less expensive to buy several probable solutions and try them, rather than analyzing whether a potential solution will work.

During the selection process, it is important to document each package, its features, its pros and cons, and whether it fits the company's needs. This information will make it easier to narrow down the choices later on.

Once the analysis is complete, the company should eliminate software packages that clearly will not fulfill their needs. This entails evaluating what each program has to offer against what the company requires from their accounting software. Internet sites such as www.2020software.com, www.accountingsoftwarenews.com, and www.findaccountingsoftware .com contain helpful comparisons of leading software.

Smaller companies should consider using a hosted system, meaning that the software is accessed through an application service provider (ASP) that maintains the software and keeps it current. Hosted solutions for small business include Oracle Small Business Suite, Best Software's ePeachtree, Intuit's QuickBooks for the Web, or Intacct.

Once a particular product has been selected, it is important to find out which companies support this product. If a company cannot support the software itself, the availability of a good installer or value-added

reseller (VAR) will be a key part of the purchase decision. A good installer can make all the difference in how successful a solution is.

Overview of Selected Software

The following is brief description of ten of the leading low-end software packages on the market, accompanied by a tabular comparison of certain features.

ACCPAC Advantage Series Discovery Editon

Discovery Edition is part of ACCPAC's Advantage Series of accounting software (www.accpac.com). It is an affordable package that is easy to use and set up in a single-user or multi-user (up to three) environment. A system manager, bank reconciliation, general ledger, accounts payable, accounts receivable, and payroll module come standard with the program. Other modules, such as inventory control, order entry, purchase order, and multi-currency, are available separately. Discovery Edition can be used with ACCPAC's eTransact to put a company's business on the Internet.

The system manager module is the control center of the accounting system. This function includes bank services for bank reconciliations, security features to control user access, and tax services. This module integrates with Microsoft Office and includes the industry-standard Crystal Reports package, which can produce a company profile, a fiscal calendar, deposit status, **check** status, reconciliation status, reconciliation posting journal, general ledger transactions, and a list of users and their authorization.

The general ledger module includes capabilities for budgeting, extensive comparative and historical **data**, and **financial reporting** and interfaces with Microsoft Excel. Some of the **reports** include trial balance, general ledger transaction listing, source journal, batch listing, posting journal, account structure, segment code, source code, source journal profile, and **financial reporter**. The module also features auto-reversing entries, a schedule of recurring entries, and segment validation tables to reduce **data** entry errors.

The accounts receivable module includes the ability to quickly review and analyze receivables, customize reports, manage customer accounts, process invoices and cash flexibly, addon multi-currency support, drill-down from the general ledger to accounts receivable, and leave powerful audit trails. Recurring charges, item sales history, aged trial balances, statements, postings, deposit slips, and invoices are among the many reports available with this module.
Similarly, the accounts payable module offers the ability to manage vendor records, customize reports, manage cash disbursements, and drill-down from the general ledger to accounts payable. The module offers reports for aged payables, aged cash requirements, batch listings, posting journals, and general ledger transactions.

The payroll module allows for absolute control over employee earnings and benefits, special payroll situations, and government reporting. A company may enter or import time cards and enter after-the-fact paychecks. It also handles all pay frequencies, multiple work states, unlimited earnings, deductions, benefits and taxes, and other pay factors (such as expense reimbursements, accruals, and advances). This module also features cost center accounting, easy maintenance of employee records, and customizable reporting. Some of these reports include setup reports such as employee information, deductions, and earnings; processing reports such as manual **checks,** payroll register, and time cards; and government reports

such as W-2s and quarterly wage tax reports.

Discovery Edition also offers technical support; the "pay-as-you-go" option costs $3 per minute (minimum of $50) for over-the-phone service (toll-free number). Certain packages charge an annual amount ranging from $350 to $975 and cover a specified number of issues. In addition to the technical support, a network of certified consultants and recognized training centers, and educational materials are available. Pricing is approximately $1,500 for the core modules, and $4,500 including the inventory, order entry, and purchasing modules.

ACCPAC Simply Accounting

ACCPAC's Simply Accounting is a dual-currency accounting and payroll package. The program makes it possible to email invoices, orders, and quotes; handle credit card sales and purchases; and conduct banking functions online. Simply Accounting keeps track of accounts through audit trails, can **generate** automatic payroll runs, and uses Crystal **Reports**.

Simply Accounting includes a general ledger feature that maintains revenues and expense accounts budgets and creates year-to-year and period-to-- period comparisons of financial information. It has a sales and receipts feature that generates and prints invoices, quotes, and sales orders; allows quotes to be converted into sales orders or invoices; supports credit card sales; calculates sales tax and freight automatically; creates customer terms and discounts automatically; tracks customer accounts; and generates customer statements with interest. Its purchases and payments feature processes invoices, prints purchase orders and **checks,** supports credit-card and cash transactions, uses open-invoice method for detailed purchase tracking, and automatically calculates vendor terms and discounts.
Simply Accounting's project costing feature tracks transactions by job or project; allocates revenue and expense transactions across multiple projects by dollar amount, percentage, or hours; budgets project revenues and expenses; and generates profit and loss statements by job project. The payroll feature provides five user-definable income types and ten user-definable deduction types, retains two years of employee payroll information, tracks advances and vacation pay, automatically calculates and accumulates payroll taxes and withholdings, prints payroll **checks** and W-2s, and allows for direct deposit. The inventory and services feature maintains current levels and values; tracks invoices and service billings; uses the weighted moving average costing method of inventory accounting; and tracks fastest-selling items, most used vendors, and most active customers.

Some additional features of Simply Accounting include the ability to apply entries to prior and future periods, to **display** reports as current as the last entry, to store and recall recurring entries, and to select either an accrual or cash-basis accounting method.

Simply Accounting also offers a free, 30-day warranty support; a "pay-as-yougo" option [$3 per minute (minimum of $45)]; a total system support feature (10 calls or 60 minutes for $150 per year); and a Simply Accounting forum that allows for free access to online advice and training. In addition, a network of certified consultants and recognized training centers are available, and educational materials such as workbooks and CD-ROMs can be purchased for under $30. Pricing ranges from $99 to $199, and discounted promotional pricing is sometimes available.

BusinessVision 32

BusinessVision 32 is a fully-integrated, real-time accounting system (www.businessvision.com). One of the accounting modules is an automatic transaction posting, which automatically creates journal entries and posts to the applicable ledger when an entry is made to any financial module. In addition, when an invoice is created or a purchase order is closed, this module updates the revenue, inventory, cost, tax, freight, and receivables or payables accounts.

Another accounting module includes the accounts receivable feature, which allows the user to select from a list of account codes and names, conduct user-defined key searches, link the customer database with the GoldMine contact management system, view open item accounting by customer, create multiple shipping addresses for each customer, email customers directly, view an account history with five configurable aging periods, view and reprint invoices, drill down to the general ledger journal entry, and determine sales and profits statistics by customer. It also automatically calculates and verifies discounts given, sales tax, and posts finance charges. The accounts payable module offers similar features to the accounts receivable module as well as the ability for multiple bank accounts with a built-in **check** writer and 1099 forms.

BusinessVision also offers a general ledger module that includes a userdefined chart of accounts, departmentalization capability, unlimited transactions per account, automatic numbering, and forced balancing of journal entries at the time of the entry. No month-end processing is necessary, as the system is always up-to-date. The software has the ability to create past and future postings; view changes in financial position from period to period; obtain account detail for any period; create consolidated general ledger reports; and create income statements, balance sheets, and comparative performance reports for any period.

This product also offers inventory control, payroll, bank reconciliation, budget and forecasting, and financial reporting functions (using Crystal Reports). It has multiple-currency capabilities and is fully integrated with Microsoft Office. It is one of the few offerings in the entry-level market that includes a point-of-sale module. BusinessVision offers high-security features, including full user identification and password protection using encryption technology.

The service and support system consists of telephone technical support available on weekdays and on- site support available through a network of qualified BusinessVision authorized training and support organizations. Pricing ranges from $5,000 to $15,000.

Business Works

This product is geared towards companies with $500,000 to $5 million in annual revenues (www.businessworks.com). It features 11 fully-integrated modules, Microsoft integration, 200 built-in presentation-quality management reports, customized forms and reports, a data conversion utility, and inventory control.

The system manager module provides a multiple-module close option which permits speedy month-end closes; system-wide notepad features which track notes for accounts, customers, vendors, employees, and jobs; status history and transaction details; and on-line help. The module also has a built-in back-up and restore feature. The system manager module allows simultaneous data access, access to company data with multilevel password protection, and maintains an audit log of all recent changes to data files. The reports produced in this module are customized to fit the company's needs and can be viewed on-screen or printed.

Another useful Business Works module is the general ledger, which can hold up to 8,000 accounts in the chart of accounts, each with up to 99 departments. It maintains current financial information along with transaction history for up to 2 years. The module holds budget information for the current year, the past year, and the future year. It maintains a complete audit trail of all transactions and adjustments made to transactions, includes more than 35 modifiable sample charts of accounts, can make inquiries into accounts, balances budgets and transactions, and imports account information and journal entries. General ledger information can be exported into Excel and Word, and journal entries can also be exported. This module consolidates multiple companies' general ledger data to create the financial statements; allows new accounts to be added while creating journal entries; allows full-year budgeting by month, year, or percentage; provides five standard and four special journals for custom use; allows editing of journal entries after posting; and allows authorized users to void transactions. The reports for this module can be printed by department, can be customized, and allow for subtotaling and consolidation. They are capable of producing trial balances and flash reports to quickly show company management the overall financial strength of the company. It also includes all financial statements, entries, and account balances.

Business Works also includes accounts receivable, accounts payable, inventory control and purchasing, order entry, job cost, custom office, mailing labels, and payroll modules.

Each of the modules is available separately for approximately $500 per module, and some are bundled together at a discounted price. The Business Works Core Bundle includes the system manager, general ledger, accounts payable, and accounts receivable modules, along with a 1-year maintenance plan, for approximately $1,700. Pricing ranges from $3,700 to 7,000, depending on the number of users and modules.

ePeachtree

ePeachtree is an Internet-based accounting system that handles **check** writing, invoicing, inventory, and business reporting. By using an Internetbased system, ePeachtree is available at any hour of the day from any location that has Internet access. Purchase orders can be available from any Internet connection. It is also possible to remotely enter expenses and prepare to print **checks**. Multiple users can use the system at any time without setting up a separate network. Employees can be given varying access privileges as necessary. With ePeachtree, companies can give their accountants online access to financial data to help them through the month- and year-end closings.

Setting up ePeachtree is simple. Users answer a series of questions on the ePeachtree website to customize the software set-up. There is a choice of 75 difference industry-standard **templates** that can be used to create a chart of accounts that will fit the company's needs. ePeachtree also offers the ability to create invoices, pay bills, track sales and receivables, track purchasing and payables, track inventory, **monitor** job costs, and track taxes. The product also offers over 100 reports, statements, and graphs that can be saved in Word and Excel or e-mailed to others.

For an additional fee, users can take advantage of ePeachtree Payroll. This module maintains user-defined earnings, deductions, and taxes; administers 401(k) deductions, employer matches, and cafeteria plans; tracks vacation and sick time; and prints both payroll **checks** and **reports**.

Internet-based accounting systems raise questions about the security of

financial information stored online. ePeachtree uses SSL encryption and a firewall to protect the **data**, and it contracts with a third-party security company that tests the site's defenses. To prevent internal security breaches, ePeachtree also offers multiple security levels so that employees only have access to appropriate information.

Support plans for ePeachtree range from $9.99 to $14.99 per month. Highend support plans include unlimited telephone support and e-mail support with a 1-day response time. The lowend plans includes e-mail support with a 1-day response time and telephone support twice a month.

EXHIBIT 1
PRICING

Pricing includes a free 30-day trial for both the accounting service and the payroll service. After this time, the accounting service is $9.99 per month for a single user and outside accountant access ($4.99 for each additional user). The payroll service is $9.99 per month for a single user and outside accountant access. The reporting package is free.

Oracle Small Business Suite

Oracle Small Business Suite (www. oraclesmallbusiness.com) is another Internet-based product offering accounting, bill payment, payroll, sales and services, and time and expense reporting features. The accounting suite includes a general ledger with an unlimited number of accounts; user-defined accounting periods; a customizable chart of accounts along with 21 sample charts; and the ability to maintain complete audit trails, add accounts at any time, save recurring journal entries, automatically reverse entries, merge accounts, and track departments and subaccounts. The banking option allows for an unlimited number of transactions and bank accounts. It can also write **checks**, make deposits, print **checks**, and reconcile bank statements.

Oracle Small Business Suite also includes an accounts receivable option that allows for an unlimited amount of customers; the ability to add customers at any time; the ability to drill-down to transaction detail from the register; the automatic calculation of sales tax, finance charges, credit memos, and refunds; customized aging and payment terms; and generates monthly customer statements. The accounting suite also offers invoicing, sales orders, inventory, job tracking, time and billing, customer center, accounts payable, purchase orders, employee center, and expense reporting. Accounting periods can be customized by the user. Oracle Small Business Suite allows multi-user capability with different levels of access for each employee account. Over 100 reports are included, along with many sorting and filtering options.

The payroll suite has an online startup tool in order to set up the company payroll. It includes employee **templates**; salaried, hourly, tipped, and commission employee support; flexible pay periods; calculation of earnings and deductions; current state and federal tax tables; vacation and sick time tracking; and W-2 and paycheck printing.

The reports suite includes general reporting features; financial reporting features such as income statements, balance sheets, audit trails, charts of accounts, bank reconciliations and cash flow statements; vendor reporting features that include accounts payable agings and 1099 forms; purchasing features such as information summarized by vendor or item; sales features; payroll features; and many more.
Oracle Small Business Suite offers help on implementation or recommendation of independent resources, in addition to training and educational resources

to guide the transition. A one-hour training session is $99 and a two-hour
accounting session is $198. Software pricing is $99 per month for two users
and an outside accountant. This price also includes 10 employee users,
which only have access to expense reports, purchase orders, and time and
billing information. The cost for an additional user is $50 per month and
the cost for an additional 10 limited employee users is also $50 per month.
Oracle also offers the option to pay bills online and includes 20 online
checks per month ($12.95 per month). There is also the ability
to create an online store with up to 100 items (with a charge of $50 for
every additional 100 items). Finally, there is an optional company
consolidation account for an additional $99 per month.

Peachtree Complete Accounting 2002

Peachtree Complete Accounting (www.peachtree.com/complete/) includes
installation wizards and a startup tutorial. Its accounting features
include general ledger, accounts receivable, accounts payable, inventory,
payroll, and reporting and analysis tools. The general ledger allows up to
13 periods in a fiscal year and keeps transaction details for up to 2
fiscal years. The double-entry accounting can be shown or hidden while
working. The general ledger includes a year-end wizard to follow when
closing the fiscal year, including a forced backup. The accounts receivable
feature allows for prices to be quoted to customers, but does not update
the accounting information until it is converted into a sales order or
invoice. It allows sales to be tracked from the order stage to the invoice
stage, and allows back orders to be tracked and sales orders to be applied
to invoices. The company can also track payments by customer and past due
account, as well as void invoices and automatically balance and age updates
after the voids. The company can track payments to each invoice and drill
down to determine how receipts have affected balances. The accounts payable
feature allows for bill payment by selecting vendors, selecting the bills
that need to be paid, and printing the **checks**. It also has a
flexible purchase order system that allows items to be put into inventory
when partial shipments are received before the bill.

Peachtree Complete Accounting 2002 allows multiple users to view and modify
business information on a network simultaneously. It is also possible to
turn the audit trail function on and off as needed and to limit which
employees have access to this function. All **data** can be
password-protected. The program also features 125 customizable
reports, enhanced item pricing, job costing, fixed, asset
manager, comprehensive time and billing, cash flows, 1099 forms, and
customizable forms and **financial** statements.

Peachtree has a certified support staff available to answer questions
regarding the product, and to offer different service plans to customers.
The Freedom Plan includes unlimited access to the support staff for 12
months, a priority phone number for weekday assistance, a free newsletter
subscription, and unlimited access to a web-based library of frequently
asked questions. Other packages include payas-you-go telephone support,
900- number service, and other combinations of these plans, including fees
determined by the hour and set package fees. Pricing is approximately $600,
and site licenses are available for network users.

QuickBooks Pro 2001

QuickBooks Pro is not a modular system (www.quickbooks.com). Features
include billing with 20 different price levels, default price levels for
specific customers, and progress invoices; integration with applications
such as Microsoft Word, Excel, Outlook and Interact ACT; estimates and time
tracking that offers customized estimates and bids, time tracking by
project, and creation of timesheets; and multi-user accessibility including

simultaneous **data** entry and password access control. The
software handles **financial** and business management tasks through
on-screen forms, easy-to-follow flowcharts, built in spell-
checker, and customized **reports**. The product also
applies credits and pays bills; tracks payroll and prints paychecks and
payroll reports; tracks inventory; and produces tax alerts for quarterly,
monthly, and yearly tax payments.
QuickBooks offers a number of different support programs. The premier
support plan is customized for small businesses and provides direct access
to QuickBooks experts. This annual plan also includes a quarterly
newsletter. The product also offers emergency services such as data
recovery and password removal.

Pricing is approximately $220 with upgrades for approximately $170. The
five-copy value pack sells for approximately $550.

QuickBooks for the Web

QuickBooks for the Web (www. quickbooks.com) is an Internet- based product
that offers remote access to financial information, multi-user capability,
multiple permission levels, creation of activity logs, Internet security,
and automatic backups. It includes start-up wizards and unlimited free
technical support. QuickBooks also provides tools that allow the user to
generate profits and losses and other **reports** by
location, to enter the amount of time they worked, and to create invoices
and customizable statements. The program allows users to set up customers
to receive invoices or statements via e-mail or fax at a specified
interval, assign expenses to a customer and include it on their next
invoice, accept online payments, track bank accounts, **monitor**
accounts receivable and accounts payable, write and print **checks**
, and reconcile accounts. QuickBooks has over 50 business reports including
sales by customer, accounts receivable agings, cash flows, and many others,
while allowing customized reports that use filters to quickly access needed
data. All reports can be e-mailed in HTML format or exported to Excel.
QuickBooks also offers one-time data entry, which memorizes customer or
vendor information once entered. Customers and vendors can be added at any
time and accounts can be tracked by number or by name.

The software includes a security system where information is backed up
daily and then moved to a remote location. All data is password-protected
and stored on multiple hard drives every time the user saves the work to
protect it from hardware failure. Data sent over the Internet uses SSL
encryption.

Pricing is $14.95 per month for up to 5 users, $29.95 for 6–10 users,
$49.95 for 11–25 users and special pricing for over 25 users. The price
includes the full use of QuickBooks for the Web, daily backups, e-mailing
and faxing invoices, and premium and unlimited support. A 30-day free trial
is available.

EXHIBIT 2

SUBJECTIVE RATINGS

MYOB
MYOB is a versatile package that can be used for simply writing
checks, creating invoices, and tracking money, or for other
activities such as time billing, multiple currencies, multiple price
levels, and e-mailing invoices and reports. The package links to Word and
Excel. The program includes set-up wizards, a getting started manual and
procedures guide, 100 starter charts of accounts, and the ability to import
existing data from Quicken. MYOB also offers automatic buying, building and

back ordering of items, changeable and unchangeable records, different buying and selling units of measure, inventory transfers, fully integrated general ledger accounts and recurring invoices, purchase orders, **checks**, and deposits. MYOB allows customers to search by vendor invoice and customer purchase order number, use multiple customizable forms, print statements for a specific date range, specify a bank statement date for bank account reconciliations, give volume customer discounts, set credit terms for each customer or invoice, process payroll flexibly, and track back order quantity on invoices and purchase orders.

Any MYOB **report** can be launched in Microsoft Excel and merged into Word or WordPerfect to create a personalized letter. A **report** customizer allows customized **reports** to be saved. More than 100 **financial** and management **reports** are also available, and the **report** finder provides easy access to specific **reports**. The package also offers **data** verification and backup. The program allows a company to analyze their balance sheet, inventory, job budget, payroll, profit and loss, and sales.

MYOB offers a number of different support plans, ranging from the allinclusive coverage for $299 to pay-percall assistance for $4 per minute with a $40 minimum. In addition, MYOB offers free 30-day introductory support and they have a team of MYOB certified consultants that specialize in solving small business problems.

Pricing is approximately $299 with an upgrade available for $119. Additional network licenses are available for $99.

Anthony Basile, PhD, CPA, is an assistant professor and assistant chair of the department of accounting, taxation, and business law, and Louis J. Papa, JD, MBA, is an assistant professor, both at the Frank G. Zarb School of Business at Hofstra University,

Hempstead, N. Y Randy Johnston is the executive vice president of K2 Enterprises, Hammond, La.

Portions of this article were adapted from the K2 Enterprises seminar, "2001 Overview of the Top Ten High-End Accounting Software Packages," given November 28, 2001.

THIS IS THE FULL-TEXT.

Success by the numbers: everything your company does generates numbers. Are you leveraging your data to maximize profits and efficiencies?(Brief Article)
Huff, Aaron
Commercial Carrier Journal , v 159 , n 7 , p 26(5)
July , 2002
ISSN: ISSN: 0734-1423
Language: English ? ?Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal ; Trade
Word Count: 3114

Text:

  "You don't have time to be reactive two weeks or a month down the
road," says Randy Seals, risk manager for Digby Truck Lines, a 375-truck
carrier in LaVergne, Tenn. "You need to react momentarily and move the ship
any way it needs to be moved."

  Central to success in any business--and especially in a dynamic and
competitive industry like trucking--is information management. Some
trucking operations do little more with their **data** than
generate monthly or quarterly profit-and-loss statements and
other **financial reports**. They learn how they
performed--a couple of months after the fact. But they don't have tools to
determine why. Other trucking executives leverage their historical
data by drilling deeper and obtaining insights that guide
operational, maintenance and strategic business decisions. And some
carriers use sophisticated tools to run complicated "what if" scenarios and
even "mine" for trends and relationships that are virtually impossible to
detect otherwise.
        But even without such robust "business intelligence" tools, many
carriers find success through monitoring and measuring performance
indicators they find especially valuable and to **generate**
reports on data from multiple databases.
        REPORTING KEY INDICATORS
        The biggest hurdle in leveraging your data often isn't getting the
data. Rather, the challenge is organizing that **data**
in a format that is useful to you.
        All dispatch, accounting and maintenance software systems produce
standard **reports**, such as **financial** statements, that
give users a snapshot of performance during a certain time period. To
monitor the many specific factors, such as revenue and deadhead,
that "drive your miles" or otherwise affect your revenues and costs on a
daily basis, however, requires a higher level of customization.
        Management systems typically have file transfer protocol, or, FTP,
that allows managers to link their "live" database with a spreadsheet.
"This reporting functionality allows them to see what they want, when they
want it, in formats they are familiar with such as Microsoft Excel," says
Jeff Trattner, director of marketing for TMW Systems. "They can be

automatically generated based on user-defined needs—every morning, every third Monday, etc., and include the information they believe to be most important to their type of business."

Executive Reporting, TMW Systems' add-on module, comes with about 20 pre-formatted reports in Microsoft Excel **templates**, but customers can easily customize and create their own, Trattner says.

"With this report, you can get any report you want in any time period," says Tom Weisz, president of TMW Systems. "You can get a P&L for how you did today. It's tied into the actual real-time data." The reporting system is most useful to set up a budget for any metric and **compare** the actual versus budget. A customer service report, for example, could be set up which shows the percentage of on-time delivery, the reason for being late, and whose fault it was, using an actual versus standards basis.

"It's so easy, even CEOs can do it," Weisz says.

Digby Truck Lines, which uses the McLeod LoadMaster enterprise system, transfers data into a spreadsheet. "We look at so much information," Seals says. "We manage by the numbers. What we try to do is make sure that the people understand what effect each decision makes, and we watch those decisions."

Seals and others at Digby use Lotus 1-2-3 to print charts with green bars and red bars to **compare** the actual versus standard measurements in the operations department. The company divides its operations department into different geographical zones and monitors such things as total revenue by zone, deadhead by zone, loads by zone, and rate-per-mile by zone. "We have fun with it," Seals says. "(Dispatchers) wait each day for us to post them."

Pay some attention to **report** frequency. Today's information technology affords the opportunity to **generate** daily **reports**, but that's not always advisable. FarWest Freight, a 120-truck carrier based in Sumner, Wash., for example, has determined that monitoring profitability on a daily basis could be misleading.

"We have to wait some time for billing to produce the numbers," says Becki Wolford, FarWest Freight's chief financial officer. The company pulls data from its Maddocks Software TruckMate (sub.4)Win enterprise system into an Excel spreadsheet.

"We **monitor** the profitability of the loads we are putting together on a weekly basis," Wolford says. "Some days you're not going to make as much; you're going to have `loser loads.' It takes several loads to identify."

DIGGING DEEPER

Standard and customized reports easily answer the most basic management question: How are we doing? Detailed reports can expose the aspects of your business that are adding to the bottom line—and those that are subtracting from it. Even so, static reports can be limited in their ability to tell you why your numbers are what they are.

To pinpoint the problem, you might want information that crosses several dimensions—time (month, first quarter, year to date, etc.), geography, terminal, customer, driver, tractor and so on—simultaneously.

You might want to know, for example, the operating ratio for tractors dispatched to each of a particular customer's facilities during the first six months of this year **compared** to the same period last year. **Generating** such a **report** might be possible for a true Excel or Lotus whiz, but it would be time consuming. Some basic "business intelligence" systems, such as Crystal Decisions' Crystal **Reports**, Cognos's Impromptu or Microsoft Access, for example, make it easier to **generate** on-demand **reports** based on multiple dimensions.

Henry Strause uses Impromptu, in effect, as the direct reporting interface for his McLeod LoadMaster enterprise system—a capability his doesn't have with Excel. Strause, president of Vance Trucking Co., an 86-truck carrier in Henderson, N.C., says he can use Impromptu to pull up,

sort and manipulate data in different rows and columns to create hundreds of reports and different views of data.

Another advantage of some advanced report-writing tools over spreadsheets is that they are Web-based. Users can automate the process of writing, printing and distributing reports to different managers in the company and even to their customers.

QTS, a 400-truck carrier in Sussex, Wis., uses Crystal **Reports** to **generate** all of its static, or " canned," **reports**, complete with graphs and charts, says Jay Duncan, logistics manager. The company's executives and managers can access these pre-built reports--in the Crystal Reports Web server (such as weekly P&L statements and customer revenue reports)--through a password-protected site in the company's intranet.

The flexibility of advanced reporting tools is especially welcome in maintenance where the number of variables, such as differing brands or specs of components, parts or tools, can be huge.

Chad Johnson, vice president of vehicle maintenance and purchasing for Ruan Transportation Management Systems (RTMS), has access to 238 daily reports from the company's Maximo fleet maintenance management system from MRO Software. Every week, Johnson reviews summary reports showing exception measurements that fall above or below control levels. Perhaps the company bought more filters this week than usual. Or maybe maintenance schedules are overdue at a specific location.

To dig a bit deeper, Johnson uses Microsoft Access to query the Maximo maintenance database and close in on what might be behind an exception. An extremely useful reporting tool integrated into the database is the Technology and Maintenance Council's Vehicle Maintenance Reporting Standards, or VMRS, the trucking industry's common shorthand for equipment maintenance reporting. These reporting standards enable fleets like Ruan to keep maintenance data consistent. For more information on VMRS, see "Maintaining Good Numbers," CCJ July 2001).

ASKING `WHAT IF?'

The ability to query data affords the opportunity to "play" with numbers and pinpoint areas of inferior or superior performance. The next level of sophistication is introducing changed assumptions and "running the numbers." In other words, the next step is asking, "What if?."

Digby Truck Line's Seals, for example, transfers historical data within LoadMaster's costing screen--number of loads, revenue, miles, deadhead percentage, average bill amount between any origin and destination points and so on--to a spreadsheet to analyze various customers and lanes and to calculate hypothetical scenarios. "What if I reduced deadhead? Or what if I don't go to California?" Through building formulas into the spreadsheet, Seals can instantly see what kind of impact an action, such as increasing revenue by X amount in a certain lane would have on the bottom line.

Seals takes weekly and monthly data and breaks it into daily numbers to calculate what would happen if, for example, the company ran five more trucks or ran each truck an extra 50 miles loaded each day or reduced deadhead by 1 percent. A side--or even primary--benefit of such analysis is education. Given the high-volume, low-margin nature of a typical over-the-road trucking operation, you can demonstrate to dispatchers and drivers the impact of small positive or negative changes.

One of the most important uses of "what if" reports, however, is pricing. "We do a lot of regional analysis," says QTS's Duncan says. The IT department of QTS uses Crystal Reports to build various on-demand reports from its Maddocks T(M.sub.4)Win enterprise software database to show, for example, the effects on traffic flow and profit if the company adjusted its rates in a particular region.

MINING FOR INTELLIGENCE

The capability to test the effects of changed assumptions is a powerful management tool. The ultimate in data analysis, however, is data mining. By analyzing large volumes of enterprise data, data mining can

expose patterns or relationships otherwise invisible to management. In other words, you can literally look for something without knowing what you are looking for. For this kind of number crunching, you generally will need robust business intelligence systems like Crystal Decision's Crystal Analysis, Cognos's PowerPlay or a transportation-specific solution from GHI Technologies.

"We use (PowerPlay) as a real live interaction tool to make business decisions," says Tony Pacuraru, vice president of information services for Atkinson Freight Lines, a 171-truck carrier in Bensalem, Pa. For benchmarking purposes, Pacuraru says he uses PowerPlay to produce many "flat" reports, such as a revenue report for each truck. But he also uses PowerPlay on occasion to perform data mining to **compare**, for example, two different customers or lanes. You may think one is better than the other based on revenue per mile, he says, but data mining has helped uncover the hidden costs.

"You can discover that your backhaul freight is getting you into locations where you have not been taking all expenses into consideration," Pacuraru says. "You know that it costs a certain amount to run a truck in a lane for a customer, but there is a hidden cost of what it took to get the truck there."

The software to do this kind of analysis could cost thousands of dollars to implement if purchased straight off the shell Through partnerships with providers of enterprise software companies, however, the price can become very manageable. McLeod Software, for example, resells Cognos' PowerPlay product for its LoadMaster enterprise for $895 and also provides programming support for the product.

"We have some users who use the tool tremendously," says Tom McLeod, president of McLeod Software. "But using a tool like that depends on the company having somebody on site who has the time and computer literacy to jump in and get the data out. It can be a real asset."

Maddocks Software and GHI Technologies formed a partnership to make GHI's transportation solution available to Maddocks' customers through an application service provider arrangement. That approach makes data mining more affordable and more accessible to trucking executives. "If you look at the cost of data mining products it is very, very expensive, and the typical trucking client doesn't have an IT staff to manage another database," says Bob Maddocks, president of Maddocks Software.

Whether you can benefit from advanced business intelligence software depends on the scope and complexity of your operation and the computer skills of someone within your company. No matter how small or technologically challenged your operation is, however, you can at least spend some time playing around with a spreadsheet to improve your bottom line.

THE ABCS OF PROFITABILITY

Higher rates don't always mean higher profits

The key to success for any business is pricing--selling your product or service at a level that fully covers costs and provides a return on investment. As simple as that sounds, it's not always so simple to accomplish. Many trucking executives look at revenues and costs in terms of averages. But a mile driven in one lane or for one customer is not the same as a mile driven in or for another. Although it may be simpler to just let the profitable loads offset the money-losing hauls, you would do even better if you could "just say no" to the bad loads.

That's the idea behind activity-based costing (ABC), which is an alternative to the traditional accounting concepts of fixed and variable costs. ABC is built on the assumption that activities consume resources, and consumption of resources is what drives cost, says Ken Manning, founder and president of Bethesda, Md.-based Transportation Costing Group, which specializes in implementing ABC systems for carriers.

ABC accounts for the direct costs of hauling a load as well as well as the hidden costs involved in, for example, delaying trucks at docks or placing them in poor areas for future freight. Moreover, ABC treats

expenses like office salaries or billing costs as direct expenses attributable to each individual load based on the time each person spends dealing with that matter. You can then accumulate these into lanes or individual customers or groups, or any logical grouping--even days of the week.

Executives at Bison Transportation, a Winnepeq, Ontario-based carrier with 575 trucks, says the company uses its TCG costing database on at least a monthly basis to "see if we're charging the wrong rates, working with the wrong customer, driver, or terminal," says Mike Ludwick, vice president of information technology. "You can see the detail of it all with activity based costing." After implementing the ABC system, Ludwick says the company can tell how much it costs them to make an invoice or collect a payment for a particular customer. "(ABC) gives you ways to consistently nail that stuff down," he says.

RESOURCES

See "How profitable is that load?" in CCJ, Finances, March 2002. The Truckload Carriers Association's Truckload Academy in May sponsored a two-hour audio conference on activity-based costing. Audio cassettes for "Are you really making money on that good load?" (TCA6970-0) are available for $159 by calling KRM at (800) 816-2640.

MANAGING BY EXCEPTION

Wireless data brings `real time' to exception reporting

The amount of data available to trucking executives has grown dramatically as the tools needed to capture that data have become less expensive and easier to use. Fortunately, most vendors of business management systems have recognized the potential for "data overload" and have incorporated features that highlight through color-coding or electronic alerts, for example, only those results that deviate--either positively or negative--from user-defined norms.

In recent years, mobile communications has added a new dimension by notifyinq managers of exceptions as they occur. In many cases, daily or even real-time information gives a manager time to intervene and prevent an exception from escalating into a bigger problem.

Not long ago, trucking operations that used onboard computers, for example, had to wait until they received and downloaded data from their drivers' memory cards before catching problems such as delays in loading or unloading.

Today, Bob Kane, the transportation manager of Yosemite Wholesale, grocery wholesaler based in Merced, Calif., expedites reporting by using Xata's Opcenter software in the back office and cellular-enabled Xata computers in the company's 34 trucks. The data collection devices gather and record an entire day's worth of times, locations, and vehicle and engine activity. Kane, however, sees none of that.

"We get an exception report every day that helps us review any drivers who go beyond our standards. It brings up a red flag for out-of-route miles and builds up a standard from point A to point B," Kane says. "Any time a driver idles too much or is unproductive it notifies the fleet manager. At the beginning of the day, he gets a scheduled report and lets us know if there are any violations."

Mobile communication providers also provide exception reporting on driver and vehicle performance data from the vehicle's electronic control module. For a few extra dollars per month, and minimal hardware costs, fleets can receive real-time, exception reports on excessive idling, hard braking, fuel economy and other ECM data. PeopleNet's PerformX, Aether's ADV **Monitor**gt;, and Qualcomm's JTracs Pro, and Nexiq Technologies' e-technician are examples of these add-on options.

Although customer demand and the prospects of cargo theft have long established a need for vehicle locating, homeland security since Sept. 11 has added a degree of urgency. Even momentary deviations from route or unanticipated delivery delays could warrant investigation. But with exception reporting, fleet managers don't have to watch their computer screens constantly. Geofencing, which is a capability in several asset

```
tracking/fleet management systems, allows fleet managers to select a
location--such as a nuclear power plant--and define a "geocoded" perimeter
around it. The system alerts managers when trucks exceed the boundaries.
        As real-time access to data swells the amount of information
available to you, expect to see exception reporting become the norm--not
the exception.
        RESOURCES
        SELECTED SPREADSHEET APPLICATIONS
        IBM Lotus 1-2-3 www.lotus.com/product s/smrtsuite.nsf/wPages/123
        Microsoft Excel www.microsoft.com/office/excel
     SELECTED BUSINESS INTELLIGENCE SYSTEMS:

     Business Objects     www.businessobjects.com

     Cognos               www.cognos.com

     Crystal Decisions    www.crystaldecisions.com

     GHI Technologies     www.ghitechnologies.com

COPYRIGHT 2002 Reed Business Information

COPYRIGHT 2002 Gale Group
```

57/9/7 (Item 7 from file: 15)
02388358 ? ? ? ? ? ? 132967491
Government financial reporting on the Internet: The potential revolutionary effects of XBRL

Abdolmohammadi, Mohammad; Harris, Jonathan; Smith, Kenneth

Abstract:

```
XML specifies the location and description of various data points used in
the web document, making it more useful to the end-user because the data
can be used in a variety of ways. The generic data formatting in HTML and
PDF does not allow the meaning of the data to be provided. The formatting
in XML uses a concept like the library catalog to create a Resource
Description Framework (RDF) that can be used as a summary of the
information available for retrieval and analysis. Similar to the library
```

catalog that provides very simple meta information about the book on the shelves of the library, RDF shows the summary information about the vast amount of data that the user can retrieve from the web. Furthermore, this formatting allows for high-speed searches in XML enabling the web's promise of speed when compared to slower HTML searches and no search capability at all in PDF. Perhaps the most significant advantage of XML over HTML and PDF from a web-user perspective is the capability of this language to allow on-the-spot, dynamic analysis of the data. You can copy and paste data from the website onto application programs such as spreadsheets or statistical packages. While this can also be accomplished with HTML and PDF, you may need additional inquiries to get the information you need and then try to develop your application file from multiple cut and paste steps, thus losing valuable time.

?
Text:

The financial world is abuzz about a new Internet technology called eXtensible Business deporting Language (XBRL) and how it might revolutionize the process of **financial reporting.** For federal, state and local governments, there are potential benefits from implementing this echnology. It allows governments to place **financial,** budetary and performance **data** on the Internet and provides for the immediate exchange of information between governments and their various stakeholders including monitoring agencies, legislative oversight bodies, public interest groups and the public. In addition, efficiencies can be gained by improving the flow of information to prospective bidders on federal contracts, recipients of grants and investors in municipal bonds. Current reporting
Figure 1:

on the Web--

A need for XBRL

The languages currently used for financial reporting on the web are primarily Hypertext Markup Language or HTML and the Portable Document Format or PDF. These languages have many desirable attributes that have resulted in an explosion of Internet reporting in recent years. However, HTML and PDF also have certain limitations that reduce the speed of the Internet and make it difficult to efficiently search for needed information. A new language, called eXtensible Markup Language or XML was developed by the World Wide Web Consortium in 1998 to address these limitations. XBRL is a derivative of XML and as will be discussed later, makes it possible to attain wondrous new financial reporting capabilities.

Figure 1 summarizes the advantages of XML over HTML and PDF. All three languages are used for website creation and use. While the layout created by HTML includes text, images and push buttons, PDF provides a scanned **version** of text or pictures to be posted on the web. XML is more versatile in the sense that it creates catalogs of information on the web that can be used more easily for analysis by the end-user. Thus, presentation on the web using HTML and PDF is essentially similar to a multifaceted fax machine that delivers the information in a static way to numerous end-users.

XML, on the other hand, specifies the location and description of various data points used in the web document, making it more useful to the end-user because the data can be used in a variety of ways. The generic data formatting in HTML and PDF does not allow the meaning of the data to be provided. The formatting in XML uses a concept like the library catalog to

create a Resource Description Framework (RDF) that can be used as a summary of the information available for retrieval and analysis. Similar to the library catalog that provides very simple meta information about the book on the shelves of the library, RDF shows the summary information about the vast amount of data that the user can retrieve from the web. Furthermore, this formatting allows for high-speed searches in XML enabling the web's promise of speed when **compared** to slower HTML searches and no search capability at all in PDF.

Another advantage of XML is its ability to be programmed in numerous languages (English, Japanese, German, etc.) with simple translation codes. A drawback for HTML is that it is language-specific, thus making exchanges between languages very difficult. PDF is better in the sense that as an image, it does not discriminate between languages. However, XML is the best because the catalog of information it uses can be specified in various languages in a simple programmed transformation. In addition, while HTML enables websites to provide hot links to other websites and web pages, PDF lacks this capability. Unfortunately, the HTML links frequently fail to find the desired website, resulting in the frustrating Error No. 404 (File Not Found). XML provides X-links to data bases that should reduce these errors.

Figure 2:

Perhaps the most significant advantage of XML over HTML and PDF from a web-user perspective is the capability of this language to allow on-the-spot, dynamic analysis of the data. You can copy and paste data from the website onto application programs such as spreadsheets or statistical packages. While this can also be accomplished with HTML and PDF, you may need additional inquiries to get the information you need and then try to develop your application file from multiple cut and paste steps, thus losing valuable time.

With all the benefits of XML, there are bound to be some barriers to widespread adoption. One major barrier is the need for all parties to agree on exact definitions for each **data** item that will be presented. The entire list of these definitions is called a taxonomy, which is similar to a very detailed chart of accounts. For **financial** statement **reporting**, the taxonomy would include such items as assets, revenues and fund balance. The second major barrier is the need for the "publisher" of the **data** to assign these agreedupon definitions (called tags) to their data. Assuming the data are already kept in a digital format (such as a computerized general ledger), assigning the tags could be accomplished by a simple translation program. The assignment becomes more difficult if the data are not in a digital format or if the individual "publisher's" format is different than the taxonomy. There are also implementation issues that we discuss later.

In comparison, there are few barriers to reporting financial statements in PDF because commercially available software can be used to scan images and documents and place them into PDF files. Similarly, the Acrobat PDF Writer can be used to translate text files into PDF files. The barriers to publishing financial statements in HTML is somewhere in between these two extremes. While detailed programming is necessary for HTML, the extent of it is more limited than XML due to the extensive data tags that must be programmed into XML. In addition, there are many **templates** available for HTML that can be used for various applications. Such **templates** are not currently available for XML, but will most likely be created as usage increases.

XBRL takes XML one step further by identifying the specific location and description of **financial** information. As previously mentioned,

this identification is referred to as taxonomy. By knowing the taxonomy of **financial** information, the publisher can place and the viewer can access any **data** item on a **financial** statement or any other **financial report**. As may be expected, there are slightly different taxonomies for different industries such as commercial versus governmental accounting.1 Visit www.xbrl.org for the latest information on XBRL.

Current Status of Governmental **Reporting** on the Internet

Currently, government organizations produce financial statement information in various forms. Paper-**generated** text **financial** statements are used for annual **reports**. Many organizations provide some **financial** information on their website and the PDF is the popular language they use for creating the electronic exchange. In addition, **data** are often rekeyed to be used for grant applications, bond issuances and audit schedules.

From a search of the web, we have compiled the status of **reporting financial** statements on the Internet by federal, state and local governments. We attempted to find the 24 federal agencies that are subject to the Chief Financial Officers (CFO) Act, all 50 states and the 50 largest U.S. cities. A summary of our results is presented in Figure 2. To provide a comparison, we also have included the results of a search of the largest 100 U.S. corporations performed by the Financial Accounting Standards Board.2
As stated earlier, currently it is often difficult and time-consuming to find an exact piece of information on the web and our search was no different. We searched Yahoo! using key words such as CAFR, annual report, financial statements, comprehensive annual financial report, accountability report and CFO. We were able to find financial statements for just over half of the largest cities with some geographical differences. For example, cities in the West tended to report more on the web while cities in the Midwest tended to report less with no dear pattern for the eastern United States.

For 44 states we also found financial reports on the web. The six that did not post their financial reports, generally gave contact information to obtain information elsewhere. Most federal agencies produce a single "Accountability Report" that meets the reporting requirements of several pieces of legislation such as Chief Financial Officers (CFO) Act, Government Performance and Results Act (GPRA), Government Management Reform Act (GMRA) and Federal Financial Management Improvement Act (FFMIA).

According to Figure 2, federal CFO Act agencies appear to be ahead of state and city governments in Internet reporting. This is interesting because the federal agencies had been "behind" the cities and states in preparing auditable GAAP financial statements. It is also interesting to note that while corporations tend to use the more versatile HTML for **reporting** on the web, federal, state and local governments generally use the less expensive and more limited PDF language to **report** their **financial** statements on the web.

Figure 3.

With the more advantageous XBRL technology, any government entity can establish a website that contains userfriendly **financial data** and performance measures. This information would then be downloaded from the website for additional analysis. In addition, if the user so desires, he or she would be able to use a search engine to automatically surf the Internet to isolate and collect **data** items from the queried websites. With this newly created **data**

base of information, the user would be able to perform extensive analysis on the **financial data** and performance measures gathered from the selected governmental organizations.

Potential Uses of XML/XBRL by Federal, State and Local Governments

This new XML/XBRL Internet technology can improve the **financial**, budgetary and performance **reporting** of federal, state and local governments. XML/XBRL would make the information more accessible and comparable and thus would improve the transparency of government **reporting data**. In a general way, this increased access to the government data could foster a greater trust between the American people and their governments. To more specifically identify the benefits of using XML/XBRL consider the sample of the stakeholders and their information needs in Figure 3.

The Federal Government

The reporting of financial statements by federal agencies has progressed a great deal over the last decade. Due to the enactment of the CFO Act, GMRA and FFMIA, federal agencies are now required to **report** annual audited financial statements. A next step in greater accountability may be to provide this **financial** information over the Internet by using XBRL. With the use of XBRL technology, federal agencies could supply **financial** statement **data** to the U.S. Office of Management and Budget (OMB), Congress, pubic interest organizations and the public. This improved transparency would allow these interested parties to access and download **financial** information from the Internet to their computers. Once downloaded, the user can perform independent analyses on this **data**.

In terms of budget information, OMB is responsible for monitoring the federal government's budgetary process, which could be simplified with the use of XBRL. If each agency provided its proposed and actual budget by means of XML/XBRL on the Internet, OMB could continually **monitor** what each agency or department is spending. In addition, this information would also be very useful for congressional oversight.

Accompanying the presentation of **financial** and budgetary **data** could be performance measures. As a result of GPRA, federal agencies are required to present additional nonfinancial information relating to how the agency is operating. The combination of **financial** information, budgetary **data** and performance measures creates a very powerful **data** base for analyzing federal agencies. Since XBRL simplifies the collection of this **data**, any individual or organization with a computer could quickly analyze the **reported** performance of a particular federal agency.

Annual federal procurement equals approximately $200 billion. As a result, the federal government has a great interest in getting information out to prospective bidders for government goods and services. Currently, many federal agencies provide web pages listing business solicitation opportunities. A movement is under way to increase the amount of procurement on the Internet. The Procurement Executive Council (PEC), a group made up of senior procurement executives from the major federal departments, proclaimed in its 2001 strategic plan that one of its five priorities was "to maximize the use of technology to support acquisitions."3

XML technology can take procurement on the Internet to the next level. Instead of having prospective businesses manually accessing government websites for contracts on which they want to bid, a search engine would be

able to automatically scan a series of websites and download relevant information from agencies looking for goods and services. This search would produce timelier, more complete and more accurate data. With more businesses competing for contracts, the price of bids should fall and there could be a material savings for the federal government.

Federal grants are another potential area of XML application. The process of searching for a specific type of federal grant can be difficult and time-consuming. If each federal agency put requests-- for-proposal (RFP) on the Internet with XML, a search engine could process the information about all the RFPs to identify and select the desired type of federal grant.

State and Local Governments

Similar arguments can be made about the benefits of XBRL for financial, budgetary and performance data of municipal governments. Under the Single Audit Act, many municipal governments need only to issue one set of audited financial statements to apply for federal grants. Grant applications would be easier and quicker if the municipal financial statements were placed on the Internet with XBRL. In addition, public interest organizations and the public could better assess how state and local government is being run by the use of XBRL-generated information.

The difficulty in obtaining financial, budgetary and economic data about municipal governments has created possible inefficiencies in the municipal bond market. According to the U.S. Department of Commerce Government Organization 1997 Census of Governments, there are more than 87,500 government units in the United States with an estimated $1.5 trillion in outstanding municipal debt. Despite the enormous size of this debt, pertinent information on particular bond issues is difficult and costly to obtain. While municipalities are required to report information to central repositories at the SEC (www.sec.gov/info/ municipal/nrmsir.htm), each of the four Nationally Recognized Securities Information Repositories (NRMSIR) charge $20-$30 per document (a cost of $40-$60 for both the budget and the Annual Report for just one entity). In addition to the cost, most of the NRMSIRs send the documents via the mail. As a result, individual and institutional investors rely heavily on the municipal bond rating status determined by third-party rating agencies to make investment decisions.

With XBRL technology, this situation can be transformed. Financial, budgetary and economic data pertaining to the credit worthiness of a particular bond issue could be immediately available to any investor over the Internet. Furthermore, the comparison of data among bonds would be made easy by using an XBRL search engine to select and collect data items regarding potential bond investments. Better information may lead to a more efficient bond markets, resulting in a lower cost of capital and thus savings for municipal governments and taxpayers.

Implementing XBRL

The first and foremost implementation issue is the development of taxonomies for government agencies. As stated earlier, a taxonomy is a detailed "chart of accounts" for a given type of government agency. Efforts are under way to create standard taxonomies. For example, the XBRL Steering Committee is pursuing a federal **version** of a XBRL taxonomy that uses the OMB form and content guidelines. A draft of a taxonomy is published in www.xbrlsolutions. com/Directory/ListItemsDETAIL.asp?ID= 5. However, no taxonomy for state and local governments has been published yet. To be useful, these taxonomies should be comprehensive and should include financial, budgetary, performance and economic data.

Beyond the taxonomy, the major implementation issue for XBRL is the computer software and hardware. We have presented brief information about how federal, state and local governments currently present financial

statements over the Internet. To update their systems, these governments
will need to design new web pages that can take advantage of XBRL
technology. In addition, there are costs associated with setting up an XBRL
system. New application software that can handle the standard taxonomy may
need to be purchased. Furthermore, there will be implementation costs of
transforming the old system to the new one. Consulting charges that result
from analysis of the transfer may also be incurred. Anew hardware server
may need to be purchased. These costs alone may inhibit many governments
from making the change to XBRL.

For federal agencies, the implementation of XML/XBRL technology may be a
natural progression from their current efforts to modernize their Internet
capabilities. By placing financial, budgetary, performance, procurement
and/or grant data on their web pages, federal agencies could greatly
improve the flow of useful information.

For municipal governments, there is an even greater incentive to consider
updating their computer systems with XBRL technology due to new
requirements by the Governmental Accounting Standards Board (GASB), which
recently issued Statement No. 34, Basic Financial Statements—and
Management's Decision and Analysis—for State and Local Governments. Some
parts of this standard become effective during the fiscal year beginning
after June 2001 for large municipalities (including governments with annual
revenues of $100 million or more) and after June 2002 for smaller
governments. The GASB Statement No. 34 reporting standard requires
municipal governments to reclassify some fund accounts, requires the
depreciation of some capital assets and changes the reporting structure of
some financial statements. In other words, GASB Statement No. 34 has the
effect of encouraging municipal governments to update their accounting
systems. State and local governments can also take this opportunity to also
become XBRL-capable.
Conclusions

In summary, XML/XBRL is a new technology that presents significant
potential benefits for federal, state and local governments and their
stakeholders. Municipal governments can take the opportunity presented by
GASB Statement No. 34 to become XBRL-capable. While barriers exist to
widespread adoption, the technology would save time in re-entry of
data and it allows for the production of various
financial statements and **reports**. **Data** can
be downloaded and analyzed, significantly improving stakeholders' access to
information. Federal agencies would also benefit from the increased flow of
information.

End Notes

1. For a detailed guide on XBRL see Charles Hoffman and Carolyn Strand,
XBRL Essentials (AICPA, 2001).

2. See the Business Reporting Research Project (BRRP) at the FASB website
http://www.fasb.org/ brrp/brrpl.shtml.

3. See Diane Frank, "Procurement Council to Unveil Strategy" Federal
Computer Week, Feb. 5, 2001.
4. U.S. Department of Commerce Government Organization 1997 Census of
Governments, Washington D.C., 1999. (Also see www. investinginbonds.com.)

By: Mohammad Abdolmohammadi,

DBA, CPA, Jonathan Harris, MSA, MPP

and Kenneth Smith, Ph.D., CPA

Mohammad Abdolmohammadi, DBA, CPA, is the John E. Rhodes professor of accountancy at Bentley College in Waltham, MA.

Jonathan A. Harris, MSA, MPP, is a budget analyst with the Town of Concord, MA. He has a master's degree in accountancy from Bentley College and a master's in public policy from Harvard University's John F. Kennedy School of Government.

Kenneth Smith, Ph.D, CPA, is an assistant professor at Pepperdine University in Malibu, California. He has also served as an audit manager/government practice leader with a large international CPA firm.

THIS IS THE FULL-TEXT.

Geographic Names: United States; US

Descriptors: Programming languages; Governmental accounting; Advantages; Public sector; Comparative analysis; Extensible Markup Language
Classification Codes: 9190 (CN=United States); 4120 (CN=Accounting policies & procedures); 5240 (CN=Software & systems); 9550 (CN=Public sector)
Print Media ID: 19919

57/9/8 (Item 8 from file: 148)
14888199 ? ? Supplier Number: 88587198 (THIS IS THE FULL TEXT)
Vendors refine retirement/estate planning software. (Software Review).

Levey, Steven I.
Accounting Today , 16 , 10 , 20(3)
June 3 , 2002
ISSN: 1044-5714
Language: English
Record Type: Fulltext
Word Count: 3303 ? ?Line Count: 00288

Text:

 Retirement and estate planning software continues to be developed in both specialty stand-alone and integrated programs. Some programs are based on Excel in the background and others are freestanding. Some programs are more sales-oriented while others are implicitly for advanced planners.

  Journey 2002 Coss Development Co.
      Journey 2002 is a sales-oriented, needs-based financial modeling software that provides modular analysis of Basic Life Insurance, Disability Income, Education, Estate Liquidity, Long-Term Care, Retirement, Survivorship, Wealth Accumulation and Transfer of Wealth. Journey 2002 allows the planner to customize the software with company names, pictures

and logos. Presentations and reports can also be modified to suit the planner's needs. While being sales- and insurance-oriented, the concepts that are presented are easy to follow and very persuasive.

Journey 2002 has a presentation view section on the left side of the screen. An introduction begins with 14 slides that list the planner's qualifications and a walk-through of financial topics, such as risk, inflation and debt. Another 20-plus slides take the planner and the client through building a secure future, checklist for retirement, retirement needs, money sources, keys for success, dollar cost averaging, power of tax deferral and before-tax contributions and tax considerations of education plans.

A click on the financial inventory tab reveals tabs for client name and birth date input, as well as tabs for net worth, current income, insurance policies, monthly expenses and notes input. The tabs change as the concepts are changed. For example, retirement concept shows tabs for current income, assets and savings. Estate liquidity concept shows tabs for net worth, life insurance and assumptions.

At the bottom of the screen there is a calculate button. When the calculate button is pushed on long-term care, estimated future long-term care costs, total long-term care costs, years of possible asset depletion and a percentage of possible asset losses in simple sentence and numerical form appear.

On the retirement concept, the calculate button produces retirement income objectives in today's and tomorrow's dollars, projected total income shortage and annual savings recommendations.

The report button produces a colorful and easy-to-read summary with tables, graphs, charts and a disclaimer and acknowledgement of receipt. The retirement reports illustrate retirement income objectives, liquid assets and savings, retirement savings goals and retirement funding methods.

The retirement funding methods matrix shows Roth IRAs, mutual funds, insurance and 401(k) plans. The estate liquidity reports produce 10 pages, including tables and graphs, to illustrated the use of simple wills, credit shelter trusts, irrevocable life insurance trusts and estate tax payment options.

MRD-Determinator 2.0 Net Worth Strategies Inc.

The regulations to simplify post age 70-1/2 minimum required distributions were introduced Jan. 11, 2001. For most distributions, a simple table will provide the required information. MRD-Determinator 2.0 is an Excel based stand-alone program to determine minimum RMDs with such extensive variations that it also becomes a mini-course in retirement distribution planning for the financial planner.

Starting the software reveals an MRD-Determinator Case List that has toggle buttons for Quick Start Tips, Add/Edit Case and Case Comparisons. Instructions to run the programs are easy to follow and include the following cases:

* After required beginning date, spouse dies, first child contingent beneficiary;
* Participant alive;
* Spouse more than 10 years younger;
* No designated beneficiary and participant dies after required beginning date;
* No designated beneficiary and participant dies before required beginning date;
* Non-spouse designated beneficiary and participant dies after required beginning date;
* Non-spouse designated beneficiary and participant dies before required beginning date;
* Spouse designated beneficiary and participant dies before required beginning date and spouse dies after required beginning date;
* Spouse designated beneficiary and participant dies before required beginning date and spouse dies before;
* Spousal rollover;

* Contributory IRA;
* Inherited IRA;
* IRA rollover from a qualified plan;
* Child as designated beneficiary;
* Credit shelter trust as designated beneficiary;
* Spouse as designated beneficiary and spouse rollover.

Once a case scenario is selected and the add/edit case button is pushed, a Data Input Wizard appears showing the date, the type of case scenario, input space for the participants date of birth and the date of death. A pull down menu lets the user select the account as an IRA, qualified plan more than 5 percent owner, qualified plan less than 5 percent owner, rollover from a qualified plan and Roth IRA. If there is any confusion regarding terms and operation, a glossary button reveals several paragraphs and reference to the appropriate Internal Revenue Service regulations for the following definitions:
* Applicable distribution period;
* At least as rapidly;
* Contingent beneficiaries;
* Death before and after the required beginning date;
* Deemed received;
* Designated beneficiary;
* Designated beneficiary determination date;
* Distribution calendar year;
* 5 percent owner;
* Life expectancy;
* Minimum distribution incidental beneficiary--MDIB;
* Minimum Required Distribution--MRD;
* Multiple beneficiaries;
* Multiple IRAs and qualified plans;
* Qualified domestic relation orders-QDRO;
* Required beginning date--RBD;
* Rollover and transfer of assets from one plan to another;
* Required beginning date;
* Valuation date.

Pushing the run report button reveals an Excel style format with tabs at the bottom including input, required, annual, actual, projections, projection chart and glossary. Click on the input and a summary of all the assumptions and input data is laid out. The annual tab reveals the participant age, beneficiary age and amount to distribute by year until second of death. The actual distribution tab lets the planner list a table of the actual distributions **compared** to the required distributions.

Entering a rate of return lets the planner detail the estimated future distributions necessary to comply with the MRD rules. The projection chart reveals color graphs with options for account values, RMDs, applicable distributions period and contributions and additional distributions. Cases can be selected and displayed in comparison to other cases in a report or in a graph.

WealthMaster V4.34 WealthTec LLC

WealthMaster can be described as an Excel-based comprehensive system that can be used in wealth accumulation planning, wealth distribution planning and wealth transfer planning. The program is also powered by zCalc--a versatile tax, financial and estate planning calculation tool as well as by a random number generator-Monte Carlo Simulation Package co-designed by netDecide.

Click on the program and an Excel **template** appears with Financial Profile, Planners, Inputs, Forward and Back buttons. Pushing the Financial Profile button reveals a screen that shows a **template** on the left side of the screen. That allows the planner to select yes/no to export original data to planners, including financial profile manager, investment portfolio and asset allocation screens, net worth and life insurance inputs screens and use cash flows input screens. The right side

of the **template** includes update options for personal data, children, prior gifts, valuation discounts, tax rates, asset classes, assets, debts, cash flows and others. The planners referred to in the **template** include categories for tax and financial, qualified plans and IRAs, charitable, estate and comprehensive.

The tax and financial category planners list asset allocation, capital needs, deferred compensation, education funding income taxes, insurance investments, mortgage investments, pension maximization, portfolio simulation and variable annuity. The qualified plans and IRAs include planners for Roth IRA Conversion, Bypass, CRT, Gifts, Minimum Required Distribution, Section 72(t), Separate Account and stretch-out.

Charitable planners include Gift Annuity, GRAT, CLAT, CLAT vs. GRAT, CRAT WRT, CRUT, CRUT WRT, FlipCRUT, and NIMCRUT. The Estate Planner delves further into Discounts, Qualified Personal Residence Trusts, Intentionally Defective Grantor Trusts, Irrevocable Life Insurance Trusts, Private Annuities and Self-Canceling Installment Notes.

The Comprehensive Planner allows the user to integrate cash flow, net worth, estate tax and wealth transfer into various planning illustrations. The planner can customize input for all asset categories including cash, fixed income, equities, qualified plans and employer stock options.

Once the planner is selected and the input is done, the **reports generated** are well illustrated and easy to follow in both numerical and graphic form. For example, the Intentionally Defective Grantor Trust produces a single-page summary showing a comparison of the implementation of the IDGT to a baseline, including a numerical table and graphic illustration of the present value of the of the planning and advance to the second generation.

Pushing the forward key reveals a pie graph revealing targeted equity. Continued pushing of the forward button highlights the IDGT with generation skipping provisions, planner assumptions and a colorful flowchart for a second generation transfer.

WealthMaster is one of the few software programs that in corporates advanced estate planning concepts with such clear illustrations.

The WealthMaster Planners Help section is one of the most useful and comprehensive and it includes instruction on both how and why to input data into the numerous modules. Data from the program can also be exported to Excel by single page, selected pages or all pages.

zCalc Tool Box zCalc LLC

If you do not need the robust features of WealthTec, zCalc Tool Box is available as a lower price program that utilizes Excel to create a set of spreadsheet models that analyze various estate planning strategies. The **templates** that are available in zCalc Tool Box can also be used as regular Excel files and **templates** for easy customization.

A tool box button in Excel starts the program and gives the planner a choice of eight calculators and over 12 planners. The calculators include Credit Shelter, Estate Tax, Gift Tax, Income Tax/AMT, Interrelated Charitable Deduction, Interrelated Marital Deduction, TermLife Factors and Unitrust Factors.

A click on Credit Shelter reveals an easy-to-view input sheet with sections for assumptions, first to die and second to die. Interesting selection options are for the tax laws to sunset, no sunset, old law or freeze in 2009. Also of interest in the description at the bottom of the input is Benefit of Credit Shelter Trust and the amount and the percentage savings printed with a bar graph in color.

The gift tax report is similar with a comparisons section showing the difference in gift tax and hew basis. The other calculators are all organized in a similar format.

There are times when a planner meets with a client and needs to know certain IRS factors for remainder trusts, term certain life expectancies, IRC 7520 rates, first to die or last to die. TermLife Factors lists the income, remainder, reversion and annuity factors, which enable the planner

to work more efficiently. Unitrust factors are also laid out in the same
format.

The planners include Estate Plan, Gift Tax, Grantor Retained Annuity
Trust, Qualified Personal Residence Trust, Installment Sale, Private
Annuity, Serf-Canceling Installment Note, Minimum Required Distributions,
Charitable Gift Annuity, Charitable Remainder Annuity Trust, Charitable
Lead Annuity Trust, Charitable Remainder Unitrust and Charitable Lead
Unitrust.

A click on the Qualified Personal Residence Trust reveals inputs for
the date of transfer, Section 7520 Rate, Beginning Principal, Basis, Trust
Term, Reversion Option, Number of Lives and ages of grantor. The report
button produces a general analysis with the estimated tax savings, a graph
of the taxable gift and term comparisons, both numerically and graphically.

The Self-Canceling Installment Note input allows for the type of
note (principal plus interest), term of note, interest rate and when it is
paid. The **reports generated** include annual cash flow
for interest and principal risk premium and payment breakdown for interest
rate risk premium. The other planners provide great **reports** to
illustrate the planning suggestions.

LGX LifeGoals Corp.

LGX--Exactness in **Financial** Planning is a comprehensive
and modular **financial** planning software produced in conjunction
with CCH Inc. LGX has a **Data** Entry Wizard designed to save time
in the production of "simple" plans. Opening the software reveals 20 tabs
for seamless navigation.

* Annuities;
* Anticipated income;
* Assets;
* Attitudes;
* Budget;
* Business assets;
* Client info;
* Dependents;
* Estate planning;
* Goals;
* Income;
* Liabilities;
* Life insurance;
* Money owed you;
* Occupation;
* Other insurance;
* Pension;
* Real estate;
* Retirement;
* Taxes;

The attitudes tab reveals 10 comments about investment attitudes
with numerical scores from 1 (strongly agree) to 5 (strongly disagree)
comments such as I am willing to hold my investments for at least five
years and I am most comfortable when my portfolio contains many different
investments.

There is also an options tab that changes the input options
available when the one of the 20 tabs is selected. For example, when the
assets tab is selected, the options tab shows Create New Account, Add New
Account, Delete Account and Add Asset. The assets tab lets the planner
entire qualified, nonqualified, Roth IRA and whether the account is at a
bank, brokerage house or employer managed.

The qualified plan options include 401(k), 403(b), 457, Keogh,
IRA/SEP and profit-sharing plans. The budget tab shows mortgages input from
liabilities, as well as line items for food, utilities, clothing, auto
lease and room for non-listed expenses.

The dependents tabs lists the usual input for name and age, but also
combines college funding at the bottom of the screen. Click on select

college choices and Peterson's database of college costs appears. Any public or private college can be selected by state. Tuition including in-state, non-resident and private is listed along with room and board and mandatory fees. The age to start and years of college are easily entered along with the percentage from 0 to 100 percent that parents are willing to pay.

The retirement tab has desired monthly after tax income in today's dollars, Social Security calculated by the program or manually entered amounts. A unique feature is input for Federal Retirement System—FERS, as well as Railroad Retirement. The taxes tab allows the planner to input data in a similar format to a Form 1040, including types of income and adjustments to income. The state tax rate can be entered by selecting the state or by manual override.

Icons on the top of the program include Client Input, Asset Allocation, Scenario Manager, Financial Planning Reports, Estate Planning and Main Menu. A light bulb for recommendations and input **checker**, and a financial calculator round off the program features.

A click on the Estate Planning icon reveals tabs for Asset Inventory, Distribution Information, Estate Settlement and Life Insurance. The Asset Inventory allows the planner to select assets to be retained. The Distribution Information lets the planner choose options such as all to spouse, 50/50, 1/3 each spouse, by-pass, QTIP, 50/50 each spouse, by-pass, QTIP and maximize spouse exemption equivalent. Estate settlement reveals a color pie chart that changes when pull-down boxes, such as first death, second death, present value summary and projected summary are changed. The graph can be changed from dollars to percent, as well.

The Financial Reports icon reveals a menu of over 75 reports ranging from client input, disability, estate planning, financial information, investments and strategies. As the desired report is selected, a color preview of the report is displayed on the right side of the screen. The print menu allows the user to select reports by topic, individual page or module. This program is a formidable challenger to other comprehensive software offerings.

NaviPlan Extended EISI

NaviPlan has been selected by Mobius to succeed its discontinued M-Plan. A conversion utility has been promised for sometime in June. The standard **version** costs $ 625 and does not have the comprehensive detail of income, expenses, assets and liabilities, stock options, income taxes, insurance and estate planning that the extended **version** possesses.

NaviPlan opened has an upper tool bar with File, Edit, Data, Strategies, Reports and Graphs listed on the top of the **display**. Color folders appear on the bottom, including Base Plan, Retirement and Education Plan and Estate Plan.

Click on File, then New Client and once preliminary data is entered, there is an option to create a new plan or create a new retirement concept. Selecting a new retirement concept reveals a colorful input screen with a bar graph on the bottom. Push the financial profile button and input is there for salaries, desired after-tax retirement income, inflation and tax rates before and after retirement.

The pensions button opens up with questions for Social Security and when benefits start. Other tabs access defined benefit plans and 401(k) plans, with the appropriate questions for monthly income, deferrals, employers match and rates of return. At the bottom left is a calculator button, which when pushed, produces numerical savings. A new explain button, which when pushed, shows a chart telling how much per year per participant must be contributed to achieve the financial goal. One other box is marked savings and it produces IRA input and non-qualified plan options. Click the OK button and a **report** is **generated** showing retirement objectives, a recommended plan, and bar graphs and tables for capital accumulation and redemption and

retirement income.

Access to a base plan results in another well-laid out screen that includes buttons for Assets, Liabilities, Expenses, Retirement Assets, Incomes, Return Rates, Insurance and Estate Planning. In Estate Planning there are options for the new tax law—-EGTRRA for sunset, no sunset and no sunset or estate tax repeal beyond 2011. The Estate Planning section has many tabs for input and planning including historical data, existing trusts, gifting history and estate expenses.

Navigating the upper tool bar on Data lists over 12 choices, including assets, liabilities, estate planning and strategies. Moving the cursor over these choices reveals more input categories. The program is structured similar to pages in a spiral notebook, where each area has numerous overlays.

Strategies reveal planning, strategy, deficit and cash flow assistants. Click the Reports tab and options for over 15 report categories with options for over 50 sub-reports and flow charts appear. The reports are well-illustrated numerically and graphically in color. Graphs are given similar treatment for all financial planning topics.

Of particular interest is the selection of Monte Carlo simulation results, which can be modified by the planner. There are over 15 concepts in the concepts tab including IRA vs. Roth IRA, major purchase, payout duration and comprehensive planning. The IRA vs. Roth IRA tab produces a graph and a table **comparing** the alternatives.

Another great feature on the program is a comparability analysis. The planner can select several topics, tag them and **compare** the results numerically and graphically.

This program is a serious contender for those just wanting to do modular estate and retirement planning, as well as for those wanting to do comprehensive planning.

Journey 2002
Coss Development Co.
10600 N. Port Washington Rd.
Mequin, Wis. 53092
(800)776-7087
www.cossdev.com
Price: Contact vendor.

MRD-Determinator 2.0
Net Worth Strategies, Inc.
960 South Disk Drive, Suite B
Bend, Ore. 97702
(877) 728-5964
www.MRD-Determinator.com
Price: $395; contact vendor for additional
pricing packages.

WealthMaster V4.34
WealthTec LLC
5919 Perfect Calm Court
Clarksville, Md. 21029
(443) 535-8675
www.wealthtec.com
Price: $1,195 download; $1,395 CD-ROM
per user.

zCalc Tool Box
zCalc LLC
574 North 550 East
Lindon, Utah 84042
(801) 785-1300
www.zcalc.com
Price: $250 single user; $150 annual

```
    updates-call for other applications.

    LGX
    LifeGoals Corp.
    1925 NW Amberglen Parkway,
    Suite 400
    Beaverton, Ore. 97006
    (888) 326-0006
    www.lifegoals.com
    Price: $1,195 single user; $529 annual
    update-call for other applications.

    NaviPlan Extended
    EISI
    900-125 Garry Street
    Winnipeg, MB R3C3PL
    (888) 692-3474
    www.naviplan.com
    Price: $1,250 per year-single user.
    call for other prices
        Steven I. Levey, CPA/PFS, is a CPA and financial planner with
Gelfond Hochstadt Pangburn P.C. and GHP Investment Advisors Inc., in
Denver.
```

COPYRIGHT 2002 Thomson Financial Inc.
Company Names: COSS Development Corp.--Product introduction; Net Worth Strategies Inc.--
Product introduction; WealthTec L.L.C.--Product introduction; zCalc L.L.C. --Product introduction
Industry Codes/Names: BANK Banking, Finance and Accounting; BUSN Any type of business
Descriptors: Computer software industry--Product introduction
Geographic Codes: 1USA United States
Product/Industry Names: 7372411 (General Accounting & Financial Software)
Product/Industry Names: 7372 Prepackaged software
NAICS Codes: 51121 Software Publishers
File Segment: TI File 148

57/9/9 (Item 9 from file: 15)
02340289 ? ? ? ? ? ? 112931193
Continuous auditing: Building automated auditing capability

Rezaee, Zabihollah; Sharbatoghlie, Ahmad; Elam, Rick; McMickle, Peter L
Auditing ? v21n1 ?pp: 147-163
Mar 2002
ISSN: 0278-0380 ?Journal Code: APT
Document Type: Periodical; Feature ?Language: English ?Record Type: Fulltext ?Length: 17 Pages
Special Feature: Chart Formula Table
Word Count: 8740

Abstract:

```
Real-time financial reporting is likely to necessitate continuous auditing
to provide continuous assurance about the quality and credibility of the
information presented. Rapidly emerging information technology and demands
for more timely communication of information to business stakeholders
```

requires auditors to invent new ways to continuously **monitor**,
gather, and analyze audit evidence. In this paper, an approach for building
continuous audit capacity is presented and audit data warehouses and data
marts are described. Ever improving technology suggests that the real-time
exchange of sensitive financial data will place constant pressure on
auditors to update audit techniques. Most of the new techniques that will
be required will involve creation of new software and audit models.

?
Text:

SUMMARY

The digital economy has significantly altered the way business is conducted
and financial information is communicated. A rapidly growing number of
organizations are conducting business and publishing business and financial
reports online and in realtime. Real-time financial reporting is likely to
necessitate continuous auditing to provide continuous assurance about the
quality and credibility of the information presented. The audit process
has, by necessity, evolved from a conventional manual audit to
computerbased auditing and is now confronted with creating continuous
electronic audits. Rapidly emerging information technology and demands for
more timely communication of information to business stakeholders requires
auditors to invent new ways to continuously **monitor,** gather, and
analyze audit evidence. Continuous auditing is defined here as "a
comprehensive electronic audit process that enables auditors to provide
some degree of assurance on continuous information simultaneously with, or
shortly after, the disclosure of the information." This paper is based on a
review of related literature, innovative continuous auditing applications,
and the experiences of the authors. An approach for building continuous
audit capacity is presented and audit data warehouses and data marts are
described. Ever improving technology suggests that the real-time exchange
of sensitive financial data will place constant pressure on auditors to
update audit techniques. Most of the new techniques that will be required
will involve creation of new software and audit models. Future research
should focus on how continuous auditing could be constantly improved in
various auditing domains including assurance, attestation, and audit
services.

INTRODUCTION

Electronic commerce, electronic data interchange (EDI), and the Internet
are dramatically changing business practices and record keeping. Doing
business on the World Wide Web enables organizations to connect into the
online world and improve all aspects of their business. In this
high-technology environment business transactions are conducted entirely in
electronic form. Technological advances have taken the form of low-cost,
high-speed digital data transmission by utilizing hardware that produces
information quickly and easily, and using software that reduces and, in
many cases, eliminates much time, space, and other constraints to
information. The progress in information technology, while reducing both
transaction costs and asymmetric information problems, has increased
economies of scale and scope in all business sectors (Albrecht and Sack
2000). The 1998 Vision Project of the American Institute of Certified
Public Accountants (AICPA) states that technological advances are
significant forces affecting the accounting profession (AICPA 1998a).
Traditionally, credible financial **reports** could only be produced
on a periodic basis, primarily because the information needed to
generate the **reports** was too costly to obtain on a
real-time basis. Consequently, **reports** have been issued months
after the occurrence of the actual events they represent. In this setting,

auditing is mostly a backward-looking exercise testing the accuracy of the reported numbers. Today, organizations can produce standardized financial information on a realtime, online basis. The time is near when companies will allow shareholders and others to have access to real-time corporate financial information. Real-time accounting needs real-time auditing to provide continuous assurance about the quality of the data. Thus, continuous auditing is likely to become commonplace as audit clients increasingly shift to electronic real-time accounting systems. Continuous auditing enables auditors to significantly reduce and perhaps eliminate the time between occurrence of the client's events and the auditor's assurance services thereon.

This article discusses the nature of continuous auditing and describes audit data marts as an auditing approach in a real-time business environment. A joint Canadian Institute of Chartered Accountants (CICA) and Accounting Standards Board (ASB) of the AICPA study group (also known as Wood Committee) issued a **report**, Continuous Auditing, in March 1999. This exploratory study (1) examines conditions that must be met for continuous audits to be viable; (2) describes how a hypothetical continuous audit engagement might be conducted; and (3) presents areas where further research is needed for the proper implementation of continuous auditing (Study Group 1999). One of the recommendations of the study group is more research by academicians and practitioners on continuous auditing. This article is a response to this important call by the study group.

The remainder of this paper is organized as follows. The next section discusses real-time accounting and electronic financial reporting and their impacts on continuous auditing. This is followed by a description of the definition, concept, and process of continuous auditing. The next section presents a methodology for building continuous auditing capabilities and describes illustrations of innovative continuous auditing applications. Finally, conclusions and suggestions for future studies are offered.

REAL-TIME ACCOUNTING AND ELECTRONIC FINANCIAL REPORTING

Making good decisions depends, in part, on the quality and timeliness of information. Electronic and digital information is more timely, flexible, accessible, transferable, transparent, and can be more easily stored, retrieved, summarized, and organized than paper-based information. Technology has enabled organizations to conduct an increasing percentage of their business transactions electronically and prepare their financial statements on an online and real-time basis. Under real-time accounting (RTA) systems, much of the financial information and audit evidence is available only in electronic form (Rezaee et al. 2000). Traditional source documents such as purchase orders, invoices, and **checks** are replaced with electronic messages. Underlying accounting data are in electronic form such as relational databases that can be substantially different in basic structure than conventional journals, ledgers, and schedules.

The electronic age has already changed the way organizations conduct business and publish their financial reports. Recently, the majority of companies (over 80 percent) are providing some type of financial disclosure on the Internet by using the HTML format (Rezaee and Hoffman 2001). HTML is effective in communicating basic information relating to financial disclosures. However, HTML format does not allow searching, analysis, and manipulation of information without downloading and transferring it onto a spreadsheet or some software application with search and manipulation capabilities. Financial information currently reported on the Internet presents electronically duplicated hard copies of the traditional paper-based **reports** in hypertext form. The recent development of eXtensible Markup Language (XML) and its financial **version**,

eXtensible Business Markup Language (XBRL), can use accepted **financial** standards to exchange **financial** information across a variety of technologies, including the Internet. XBRL will extend beyond reproduction of a hardcopy **report** by describing **data** and establishing individual "tags" for elements in structured documents.

The AICPA has been working with major national and international organizations for several years to develop XBRL specifications. The first XBRL taxonomy, **"Financial Reporting** for Commercial and Industrial Companies Under US GAAP" was released on July 31, 2000. XBRL taxonomies for not-for-profit organizations and **financial** institutions are also under development. Taxonomies are **data** dictionaries of all accounts and **financial** information needed to prepare a full set of **financial** statements tagged in XML according to specific authoritative standards (Rezaee and Hoffman 2001). The AICPA is leading the effort to the final development of XBRL and has the support of both the national and international financial community including the Big 5 accounting firms. Under the XBRL format, financial information is entered only once, and then it can be rendered in any form, such as printed financial statements, HTML documents for the organization's web site, EDGAR filing documents for regulatory purposes (e.g., SEC), and other specialized reporting formats for tax purposes or credit reports. Large companies already allow their trading partners real-time access to corporate information. By creating a standard language among companies, organizations, auditors, and financial statement users, XBRL will enhance the availability, reliability, and relevance of financial statements.1

One of the main features of XBRL is that it allows organizations to prepare one set of financial statements in a format that will be viewable and usable within many applications. This eliminates the need to prepare financial statements in different formats, which, in turn, reduces preparation time, saves cost, and minimizes the possibility of errors in different documents. Users of financial statements can easily read through the financial statements by downloading the XBRL statements from the Internet or from a web site. The tags used in XBRL make searching through financial statements easier than ever, finding information presented in financial statements less time consuming, and auditing of standardized online financial statements more efficient and effective.

The changes outlined in the financial-reporting process require the creation of new procedures to prepare a financial audit. The primary objective of a financial audit and auditing standards do not change. However, electronic documents and reports under the RTA system change the role of independent auditors in the financial-reporting process, including the risk profile of the audit and the nature of the exposures. The increasing use of electronic commerce is likely to require auditors to employ online, continuous audit techniques. A number of emerging audit technologies, including the utilization of automated software, continuous auditing techniques, embedded audit modules, integrated test facilities, and concurrent audit tools can be employed in performing electronic online auditing. Data warehouses and audit-specific data marts, discussed in this paper, are being created to segregate audit evidence on a real-time basis and make financial data and related audit evidence available for the auditor in a format that facilitates a variety of audit tasks.

CONTINUOUS AUDITING DEFINITION

The changes in the business and audit environment suggest that the traditional annual reports and the conventional "backward-looking" audit reports attached to the financial statements may not meet the needs of users of financial reports. Thus, real-time accounting systems, electronic

financial reports, and continuous auditing are receiving considerable attention from business and accounting communities. A complete understanding of the nature and relevance of continuous auditing requires a commonly accepted definition. Continuous auditing has been defined differently in the academic literature, in the professional literature, and in official reports issued by standard-setting bodies. For example, Rezaee et al. (2001, 151) define continuous auditing "as a systematic process of gathering electronic audit evidence as a reasonable basis to render an opinion on fair presentation of financial statements prepared under the paperless, real-time accounting system." Helms and Mancino (1996, 21) state, "continuous auditing has historically meant using software to detect auditor-specified exceptions from among all transactions that are processed either in a real-time or near real-time environment. These exceptions could be investigated immediately or written to an auditor's log for subsequent work." The joint study of the North American accounting bodies (CICA and AICPA) defines continuous auditing "as a methodology that enables independent auditors to provide written assurance on a subject matter using a series of auditors' reports issued simultaneously with, or a short period of time after, the occurrence of events underlying the subject matter" (Study Group 1999, 5).

For the purpose of this paper, we define continuous auditing as "a comprehensive electronic audit process that enables auditors to provide some degree of assurance on continuous information simultaneously with, or shortly after, the disclosure of the information." This generic definition of continuous auditing is broad enough to cover all three professional services commonly provided by independent auditors, i.e., assurance, attestation, and audit services. The degree of assurance and the type of continuous information determine the type of services to be rendered by independent auditors. For example, when the assurance provided is positive (high-level) and the continuous information pertains to financial statements, per se, the continuous auditing engagement is considered as an audit service. When the assurance provided is negative (moderate-level) and the continuous information is primarily financial information, the continuous auditing engagement is viewed as an attestation service. However, when the assurance provided entails continuous information of any information (either financial or nonfinancial), the continuous auditing engagement is considered to be an assurance service. Nevertheless, continuous auditing enables independent auditors to lend credibility to the continuous information provided by management or third parties. Continuous auditing serves many clients and provides different degrees of assurance tailored to their specific needs.

CONTINUOUS AUDITING PROCESS

Continuous auditing affects the traditional audit process in several ways. First, it is reasonable to expect that the auditor's knowledge of client's business and industry should increase to assure reliability and relevance of electronic documents, records, and data. Knowledge of the client's industry and business strategy is important in understanding the objectives of a client's business processes and assessing related risks and internal control activities. For example, in KPMG's audit approach, understanding of the client's business strategy is considered as the first step in assessing the adequacy and effectiveness of internal controls and in forming expectations regarding financial statement balances (Bell et al. 1997). Advances in technology and the use of real-time accounting systems under the XBRL format encourage auditors to place even more emphasis on their clients' business processes in the planning stages of the audit to ascertain the proper use of electronic financial reporting in accordance with the industry specifications and taxonomies. Second, the auditors will need to understand the flow of transactions and related control activities that ensure validity and reliability of information better in a paperless,

RTA system. Under real-time accounting systems, transactions are transmitted, processed, and accessed electronically and, thus, auditors need to gain assurance that these transactions are not being altered. The AICPA (1997, 2) states that "the competence of electronic evidence usually depends on the effectiveness of internal control over its validity and completeness."

Third, under continuous auditing the auditor needs to employ a control-risk-oriented audit plan that primarily focuses on adequacy and effectiveness of internal control activities of the RTA system while placing less prominence on substantive tests of electronic documents and transactions. Continuous auditing requires auditors to develop client-specific internal control **templates** to (1) evaluate the adequacy and effectiveness of the client's internal control structure; (2) assess inherent and control risks; and (3) provide a detailed set of audit tests to be performed. These internal control **templates** can perform electronic testing of sophisticated controls, including firewalls, authentication, passwords, and encryption of sensitive information. Finally, continuous auditing requires auditors to develop their own software audit tools capable of auditing through the computer or to acquire commercially available software packages.2 These continuous audit tools and techniques (CATTs) enable auditors to assess risk, evaluate internal controls, and electronically perform a variety of audit procedures, including extracting data, downloading information for analytical review, footing ledgers, counting records, selecting samples for tests of controls and substantive tests, identifying exceptions and unusual transactions, and performing confirmations.

Continuous auditing enables auditors to shift their focus from the traditional "balance sheet" audit to the "system and operational results" audit. Continuous auditing has a number of potential benefits including (1) reducing the cost of the basic audit assignment by enabling auditors to test a larger sample (up to 100 percent) of client's transactions and examine data faster and more efficiently than the manual testing required when auditing around the computer; (2) reducing the amount of time and costs auditors traditionally spend on manual examination of transactions and account balances; (3) increasing the quality of financial audits by allowing auditors to focus more on understanding a client's business and industry and its internal control structure; and (4) specifying transaction selection criteria to choose transactions and perform both tests of controls and substantive tests throughout the year on an ongoing basis. Audit evidence gathered by performing tests of controls can be used as a basis for reducing more costly substantive tests of analytical procedures, tests of details of transactions and tests of details of account balances. With continuous auditing, auditors may conduct tests of controls simultaneously with substantive tests of analytical procedures and tests of details of transactions to gather persuasive evidence regarding the quality and integrity of the client's electronic system in producing reliable and credible financial information. Auditors perform substantive tests of details of transactions to determine whether erroneous or irregular processing of transactions has caused material misstatements in the financial statements. CATTs can be used in performing tests of transactions continuously throughout the year in order to reduce the extent of substantive tests of account balances often performed after the balance sheet date.

Continuous auditing gathers audit evidence regarding the following questions: (1) how are data electronically gathered; (2) how, from where, and from whom are the data originated; (3) what authentication techniques are used; (4) what networks are used to originate and transmit the data; and (5) how are the data processed. Auditors typically use specialized programs (control agents), which are auditor-defined heuristics, applied to

a transaction set. The control agent, upon finding unusual activities, first searches for similar activities to explain the activity pattern and alerts the auditor if unprecedented unusual activities are detected (Kogan et al. 2000). The control agent relies on innovative analytical techniques (e.g., digital analysis) and data mining to detect unusual patterns.

Auditors can develop their own online audit programs or purchase commercially available webbased audit tools (Intacct Corp. 2001).3 Intacct web-based audit tools include audit programs, questionnaires, and more than 100 customized work papers that can create customized documents or tests in Word or Excel. These audit tools also provide audit functions such as file interrogation and work paper archiving and retrieval, and allow auditors to perform continuous online audits. More specifically, web-based auditing tools enable auditors to (1) upload or download files for inclusion in the audit file; (2) create lead sheets, ratio analyses, roll forwards, and **financial** statements; (3) select criteria to interrogate client **data**, test transactions or account balances; (4) **report** summary of unadjusted errors; (5) prepare working trial balance with adjusting and reclassification entries; and (6) create general PDF documents for easy printing and viewing. Web-based audit programs enable auditors to gather relevant online information about their clients' business and industry to determine where the potential risks are and what controls can manage these risks. These tools also allow auditors to switch away from the "backward-looking" audit of historical financial statements to "continuous auditing" of accounting system reliability and integrity as well as internal controls adequacy and effectiveness.

CONTINUOUS AUDITING METHODOLOGY

Effective development of a continuous auditing methodology requires creating an information technology infrastructure for accessing and retrieving data with diverse file types and record formats from different systems and platforms. This process entails standardization of data obtained from a variety of data sources and legacy systems. The standardization of data is the most complex and challenging aspect of building continuous audit capacity as the costs and complexities and risks of introducing errors and duplicate records can create formidable obstacles to the development of an end-user audit testing and analysis solution.

Building Continuous Auditing Capability

The degree of automation in continuous auditing can vary depending on audit system design and implementation. The highly automated processes involve embedded audit modules whereby audit programs are integrated with the application source code to constantly **monitor** and **report** on events of audit significance. Other less automated processes may involve an ability to automatically capture, transform, and load data but will still require auditor involvement in running queries to isolate exceptions and detect unusual patterns. Thus, there are different approaches and methods to carry out continuous auditing.

Corporations with dispersed and varied data systems may opt for designing and implementing a scalable audit data warehouse that allows leveraging of enterprise-wide data for audit testing and analysis. A data warehouse is a repository for storing transactions captured from various business systems. Ideally, a data warehouse should be scalable to allow processing of large volumes of data as audit coverage expands. Often implementation of embedded audit models in complex legacy systems with multiple system features and data interrelationships may be cost prohibitive. In those circumstances auditors can benefit from building scalable audit data marts aimed at automating the transaction capturing, auditing, and reporting processes.

It is imperative that the auditing software and tools used for data acquisition, data transformation, and audit testing and reporting be able to "speak" to each other. To build continuous auditing capability may necessitate developing applications that use several types of software to handle multifaceted data requirements. Figure 1 shows the various phases in developing a continuous auditing capability. The phases are interrelated and not necessarily in linear order and will be discussed in the following pages. Figure 2, shows a generalized approach to audit testing and analysis that also depicts the interrelationships between various stages of developing automated audit testing and analysis capability. In Figure 2, several phases that are listed in Figure 1 are depicted as a single phase for process-summarization purposes. For example, the three phases of extracting data based on audit objectives, creating audit meta data, and loading audit data in Figure 1 are combined as ETL in Figure 2. The joint Control Testing and Analysis session in Figure 2 facilitates a common understanding between business unit managers, information technology (IT), auditors, and applications regarding continuous auditing project objectives, control testing methods, query execution and performance criterion, and exception reporting requirements.

In Figures 1 and 2, the first two phases—(1) defining audit objectives and internal control descriptions and (2) understanding business rules applicable to data—are requirements of any auditing function. Every audit engagement involves testing management's assertions (e.g., existence of assets) by gathering sufficient and competent evidence. Independent auditors should consider the availability of evidence in electronic form and its implication to determine the extent of tests of controls and the nature, timing, and extent of substantive tests. Ever-increasing information technology and the use of electronic commerce require auditors to obtain evidence electronically and, accordingly, encourage the accounting profession to incorporate the concept of electronic evidence into professional standards. Thus, in December 1996, the Auditing Standards Board (ASB) issued Statement on Auditing Standards (SAS) No. 80, Amendment to SAS No. 31, and Evidential Matter (AICPA 1996). SAS No. 80 states that auditors of entities that transmit, process, maintain, or access significant amounts of electronic information may be unable to reduce detection risk to an acceptable level by performing only substantive procedures, requiring them to perform tests of controls to obtain evidence to help achieve an assessed level of control risk sufficiently below the maximum. Certain electronic evidence may exist at a particular point in time, but may not be available after a specified period if files are changed and backup files do not exist. The auditor should consider the time during which information exists or is available in determining the nature, timing, and extent of substantive tests. The AICPA also published an Auditing Procedures Study (APS), The Information Technology Age: Evidential Matter, to provide auditors with additional guidance to apply the provisions of SAS No. 80 (AICPA 1997). Recently, the ASB, in April 2001, issued SAS No. 94, The Effect of Information Technology on the Auditor's Consideration of Internal Control in a Financial Statement Audit (AICPA 2001). SAS No. 94, which amends SAS No. 55 (AICPA 1998b), provides guidance on the effect of information technology (IT) on the auditor's understanding of internal control, assessment of control risk and its impact on audit procedures. Provisions of SAS No. 94 are applicable to continuous auditing by providing guidelines for auditors to better understand the (1) effects of IT on the internal control structure; (2) types of IT controls that are important to continuous auditing; and (3) the **financial reporting** process under real-time accounting systems (AICPA 2001).

FIGURE 1

FIGURE 2

The most commonly used CATTs in testing the effectiveness of the internal control structure are (1) test **data** or integrated test facilities (ITF) determining whether the RTA system is correctly processing valid and invalid transactions and verifying correctness and completeness of processing; (2) parallel simulation replicating of some part of a client's application system to assess the effectiveness of control activities; (3) concurrent processing audit modules incorporated directly into important **computer** applications to continuously select and **monitor** the processing of data; and (4) continuous and intermittent simulation (CIS) used to select transactions during processing for audit review and provide an online auditing capability. Concurrent audit techniques, such as the snapshot approach and systems control and audit review facility (SCARF), are expected to receive increased attention and use under continuous auditing in testing the effectiveness of the client's internal control structure.

Under real-time accounting systems, the paper-based audit trail that would document the sequence of events in processing a transaction often does not exist. When an audit trial does not exist, continuous auditing collects audit evidence concurrently as transactions are electronically processed. CATTs that can be used in continuous auditing, such as ITF, are commonly used in an EDP audit environment and can be found in traditional EDP audit technology literature (e.g., Warren et al. 1996; Kanter 2001). The ITF approach requires the creation of small subsystems within the client's application system files to **compare**lt; processed audit test data against the client's data as a means of verifying processing authenticity, accuracy, and completeness. SCARF is a method built into the data processing programs to perform test procedures continuously according to selected audit criteria such as special limit and reasonableness. This technique requires embedding audit software modules within the client's application to provide continuous monitoring of the system's processing of transactions. Transactions and events that meet auditor-specified criteria are written into a file available only to the auditor for further examination. Snapshot is a method of taking a "picture" of database elements before and after computer processing operations have been performed to test whether update processing was correct. This embedded software typically captures a before-and-after image of the online transaction and stores the results in an extended record for auditor consideration.

In a large corporation the business unit data administrator/data manager (Figure 1, Phase 3) is of cardinal importance. The business unit data manager can provide essential information about data definitions, file layouts (Figure 1, Phase 4), and identify key data to target for audit testing (Figure 1, Phase 5). The next phase involves setting up data access and authorization protocols (Figure 1, Phase 6) whereby the continuous audit application is enabled to simultaneously log on to multiple platforms for capturing and transferring data. The data contained in enterprise data systems often reside in multiple locations, multiple databases, and in diverse data platforms and systems-- some of which are highly interrelated. Multiple platforms, geographically dispersed, can interact to generate a single transaction. A continuous auditing solution must enable auditors to quickly access and retrieve data residing in any enterprise computing platforms, such as SAP R/3, Baan, PeopleSoft, Oracle, or SQL, as well as in various file formats, such as IMS, VSAM, ASCII, MDB, CSV, XLS, TXT, used by business groups. Enterprise-wide computing platforms, such as SAP R/3, offer powerful online auditing and internal control evaluation tools including logging capabilities, the ability to trace available transactions from beginning to end and security tools (Gibbs 1998).

Data captured by continuous audit applications can be held in an audit data

mart for testing and analysis. Data marts are well-known concepts in the data warehousing and data mining literature. David and Steinbart (1999, 30) define a data warehouse as "a big data pool—a single company-wide data repository—with tools to extract and analyze the data." A data warehouse integrates data from all application systems throughout the organization. Data marts are smaller subject-based warehouses that focus on only one functional area (e.g., accounting or marketing) and, thus, integrate data across a limited number of application systems (David and Steinbart 1999). Using an audit data warehousing model, the information about data extraction (e.g., linking to source tables, selecting columns), data transformation (e.g., appending, renaming, labeling, sorting), and audit tests (e.g., applying test scenarios), are stored in the audit meta data (Figure 1, Phase 9).

An audit data mart created for a business unit goes through three broad phases: extract, transform, and load (ETL). Phases 7 though 9 in Figure 1 show the ETL process. The final stage in construction of automated continuous auditing capability is to build standardized audit tests that reside in audit data marts. These audit tests run continuously or on a predetermined time interval (e.g., daily, weekly, monthly) and automatically gather audit evidence and **generate**lt; exception **reports**lt; for auditor's review and consideration. Several factors contribute to the need for audit data warehouses and data marts. Among these factors are physical and logical data fragmentation, timing differences among databases, lack of enterprise-level data integrity and consistency, inaccurate or incomplete data definitions and business rules, incomplete audit trails, and limitations on access to business production systems and many millions of transactions and records created and updated daily.

The conceptual technical architecture of a continuous auditing system is shown in Figure 3. An optimal continuous auditing model will combine the power of distributed client/server architecture with web-enabled data for delivery to audit workstations. First, data need to be captured from the transactional systems either through a direct link to specific tables, using file transfer protocol (FTP), reading data from a tape, uploading data stored in a zip drive, or data transferred via a modem line and storing data in a relatively large capacity audit server. Data extracted from diverse platforms and systems should go through a data standardization process. Data standardization requires development of a series of standards for storing data in the audit data warehouse. For example, transaction date maybe stored in different formats (e.g., date-time, year-month-day, Julian). Depending on the complexity of data transformation, the processing can be done either in the source applications or transactions can be downloaded and then transformed/cleansed at the audit server. The method chosen may have significant cost implications because processing in a legacy mainframe environment is more expensive than in a server. The continuous auditing solution model presented here is capable of easily transforming data by cleaning, validating, labeling, renaming columns/variables, and "scrubbing" data with business rules. The data cleaning maybe achieved through several advanced commercial software tools, which use Graphical User Interface (GUI) to generate the necessary data transformation logic, or through custom code generation and batch execution.

The continuous auditing model presented in Figure 3 does not require building an enterprise-wide data warehouse. The cost and complexity of such an initiative may be beyond the scope of most of the corporate audit departments. Instead, the objective is to automatically feed several focused data marts and periodically extract selected data based on an audit-testing plan from source data sets containing fewer data elements for data transformation/mapping. The data mart is a series of standard meta

data that contain complete documentation about source transactions and the ETL process (e.g., file definitions, business rules, transaction process flows). Depending on degree of interrelationship between business units, each unit may have its own audit data mart or several units may share a single data mart if they are highly interrelated and use the same databases. Data collected and transformed for various business units' data marts will be physically stored in an audit data server for easy access, analysis, and reporting. The attempt here is not to duplicate corporate databases. Only selective transactions that have been defined to pose an audit risk will be collected and stored in the audit data warehouse. For example, a brokerage trade file may contain hundreds of columns and millions of records. However, only a handful of columns that contain key audit trails (e.g., user ID, customer name and account number, transaction date, transaction amount, transaction type) will be collected for audit testing.

Access to audit data marts will generally be limited to auditors, business unit managers, and corporate security officers who need to easily perform audit testing and exception reporting from their workstations. These end-users can conduct testing and reporting without being concerned with the complexities of data acquisition, transformation, and data loading. End-users of audit data marts need to be equipped with proper software that facilitates the user's needs. The two generic categories of audit data mart users are oversight users and analytical users. Oversight users are those who only need to examine exception reports and are not interested in interaction with the data via predefined automated standard audit tests. Analytical users build their own queries in order to find answers to audit questions and need sophisticated data extraction and analysis software tools to support their extensive interaction with audit data marts.

An integrated audit data mart that meets the needs of the above two groups of users must have, at minimum, the following characteristics:

* Integrated query, analysis, and reporting through a unified user interface-across most hardware, operating, and networking environments-via client/server and the Web;

* An easy-to-use product line, yet powerful enough for the most sophisticated analytical users;

* Capacity to run Windows applications (with the results of queries easily exportable to com

FIGURE 3

mon spreadsheets and database applications for further data manipulation by end-users);

* A query engine capable of retrieving and processing high-volumes of data;

* Data aggregation and multidimensional database capability to enable data summarization across audit-defined dimensions and by relating multiple tables from diverse data sources;

* Advanced statistical processing capability for data sampling (simple, random, stratified, and cluster), data exploration (frequency distribution, data plotting, and clustering, measures of central tendency and measures of dispersion), correlation and regression analysis, data summarization (principal component analysis), and statistical modeling capability (cluster analysis, discriminant analysis, multiple regression analysis); and

* Data visualization capability for data mining exploration and identification of patterns and trends in the data.

Development of a proper audit data **report** requires collaboration between the business unit's IT systems group and auditors. Interaction between the project personnel for designing and implementing a single audit data mart are shown in Figure 4. Audit data warehouses and data marts together with analytical tools enhance an auditor's understanding of the client business, help auditors deal with the increasing complexities of transactional systems, assess risks and related internal controls, and **monitor** costs of audits while maintaining quality standards (Goderre 2001; Stinger and Stewart 1996; Nigrini 2000).

Continuous Auditing Applications

The use of data extraction and analysis software among audit departments has been increasing significantly over the past years and is replacing the traditional manual methods of auditing. Glover and Romney (1998) **report** that the majority of internal auditors (94 percent) are currently using software to extract or import data from the accounting database. Under continuous auditing, external auditors are also expected to use audit data warehouses and audit data marts capable of electronically conducting a significant portion of the audit process. David and Steinbart (2000) **report** that the use of data warehouses improves audit quality and audit efficiency by reducing the time needed to access data and perform data analysis.

FIGURE 4

Innovative auditing strategies coupled with the audit data warehouse and data mart concept have proven to be effective and efficient in expanding auditors' capabilities in dealing with increasingly complex business environments. For example, Carolina Power and Light has adopted Selective Monitoring and Assessment of Risks and Trends or SMART Auditing to identify potential problems, unfavorable trends, and unusual variances measured by key indicators. Using CATTs, the Audit Services Department has been able to analyze data inter-relationships across several business groups on a continuous basis. For monitoring the efficiency of distribution engineers when designing and installing distribution lines, the auditors in collaboration with business units might **monitor** workorder deviations, **compare** estimated job costs to actual job costs, and **compare** estimated customer billings to actual customer billings for line construction (Rose and Hirte 1996).

Another example of the continuous auditing model is Exxon Company USA, a division of Exxon Corporation. Exxon USA has about 85 internal auditors, five of whom are assigned to a new Audit Applications Group (AAG). The AAG has been created because of the internal audit managers' convictions that advanced computer technology for auditing benefits the entire company. The traditional IS staff did not fully understand the functional needs of the auditors. Retraining auditors to access and transform and load raw data would have been very costly. Instead the AAG was formed to interface with clients to identify data sources, access and load data, provide a data repository of high demand data (e.g., vendors, expense account, financial detail), structure/ create audit tests by setting up queries and forms to help auditors examine data, conduct surveys of document data retrieval steps through the Audit Reference Library (ARL), and provide system reference, training, and special project support. The AAG has been able to create the ARL with information on over 110 major data files and audit processes, to significantly reduce auditing mainframe costs as the mainframe is used in more controlled fashion, and to reduce the need for staff training on data access skills (e.g., JCL, TSO, ISPF) thus saving on the extra skill training costs (Marwil and Lappin 1996).

Auditing issues within transfer departments of a financial services institution provide another example of applying the continuous auditing concept discussed in this paper. In a financial institution, funds are typically transferred per customer request from the customer accounts to external banks. The external banks send confirmation reports detailing the wire payment activities. The auditor is interested in ensuring that all wire transfers have been completed. Although the reconciliation department is likely to detect any unauthorized wire transfer activities by the next day, such a time-span may not be acceptable for preventing transfer of funds to unauthorized accounts and subsequent withdrawal of funds by fraud perpetrators. Given the risks and volume of wire transactions, it is prudent to employ a continuous audit and monitoring system to detect unauthorized transactions. The auditor cannot simply rely on a manual review of the funds transferred. Electronic comparison of the wire transactions and confirmation records requires access to wire transfer files. However, the electronic data is not always in the format that can be readily analyzed by the auditor. The following shows a typical transfer record **layout**. The source wire transfer file has no column headings and each record is stored in four lines as follows:

Using the continuous auditing methodology delineated in this paper, stored procedures can be developed to transform the above record to a format that is amenable to analysis by the auditor. The following table shows the above wire record after transformation. The wire detail, such as transaction amount, date, beneficiary account number, ABA, are stored in their respective columns in a single row. This record in now ready to be analyzed by the auditor.

Several pre-defined audit tests can be developed and stored electronically in command buttons to be executed by the auditor. Upon clicking a single button the auditor triggers several stored procedure to access/transform and link the wire records received from sending and receiving banks, perform pre-defined audit tests, and **generate** exception **reports** to be investigated. Thus, the auditor does no have to worry about how to read the source files, to master programming skills to transform raw data files, or to spend long hours analyzing the data.

A hypothetical audit user interface for a wire transfers department is shown in Figure 5. Each command button denoted by OK triggers stored procedures to carry out the described audit test and **generate** the exception **reports**. For example, clicking on the first command button will **generate** a **report** containing every record where either the beneficiary name, account number, or wire amount differ between the sending and receiving bank records. To ensure segregation of duties, the wire approver (the person who is authorized to release the funds to be transferred) and wire transmitter (the person who sends the wire) must not be the same individual. This control prevents an individual from both approving a wire transfer and then proceeding to transfer funds for personal benefit to a fraudulently designated account.

The auditor must be able to electronically link the detailed wire transfer files with the wire authorization file that contains the names, user IDs, and staff roles/authorizations to see if there has been a control failure. However the time frame allocated for a typical audit project does not allow the auditor to carry out all of these functions manually. Ideally, the entire wire transfer auditing function can be embedded in the source application files. However, such a solution requires the collaboration of multiple business units, external banks, and commercial vendors who may have restricted development rights on the wire transfer software application.

SUMMARY AND CONCLUSION

Technology allows companies to do business and publish financial information in real-time. Traditional paper audit trails are disappearing as the lag time between transactions and their appearance on published financial statements grows increasingly shorter. Real-time accounting systems require auditors to employ continuous electronic auditing because most audit evidence exists only in electronic form and in many instances only for a very short time. The audit process has evolved from the traditional manual audit of paper documentation to auditing through the computer and is, by necessity, moving toward a paperless, electronic, online, real-time continuous audit. Tagging financial information using standards such as XBRL enables organizations to freely exchange and extract financial information across all software formats and technologies including the Internet.

FIGURE 5

This paper presents an approach for building continuous audit capacity and a description of audit data warehouses and data marts. Continuous auditing is defined here as "a comprehensive electronic audit process that enables auditors to provide some degree of assurance on continuous information simultaneously with, or shortly after, the disclosure of the information." Auditing electronic financial reports according to existing generally accepted auditing standards (GAAS) presents unprecedented challenges for accountants. Current GAAS contains a number of standards pertaining to electronic financial statements, but are not currently compiled into a single authoritative document. The use of continuous auditing enables auditors to set a number of predefined attributes (e.g., snapshot approach, systems control, and audit review facility) that continuously select, **monitor,** and analyze the client's accounting information system and internal control structure. Continuous auditing consists of several phases described in this article. Audit data marts and warehouses can be used to collect evidence simultaneously as application system processing occurs. Data marts provide efficient sources of audit evidence for further analysis using analytical software written by the auditors or purchased from several available sources.

Ever improving technology suggests that the real-time exchange of sensitive financial data will place constant pressure on auditors to update audit techniques. Most of the new techniques that will be required will involve creation of software and audit models. This paper initiates a general discussion and identifies potential implications of continuous auditing and its likely impact on auditing.

FUTURE RESEARCH

As the business environment and the financial-reporting process continue to change in response to technological advances, so must auditing. Ongoing research is essential to help auditors keep pace with, if not stay ahead of, changes in technology. Continuous auditing is a topic with virtually unlimited potential for further research.4 Future research is needed to address the following questions:

1. Is continuous auditing inevitable?
This article and a study by Vasarhelyi and Halper (1991) have addressed the importance and relevance of continuous auditing under the emerging real-time and electronic financial-- reporting process. However, future research should examine practitioner and academician views regarding the demand for continuous auditing and its relevance and applications in a various audit domains.

2. What auditing standards and methods are necessary to effectively and efficiently provide continuous auditing services?

This paper identifies data warehousing and data marts as cornerstones for continuous auditing processes. Data warehousing should be studied to identify what data stores should necessarily be replicated to provide complete data sets for auditing purposes. In addition, data-warehousing methodology needs investigation for ways to assure reliability of the replication of production data, data mirroring methodology, and timeliness of replication. Assurance of the data integrity of both the data warehouse and data marts is a matter of critical concern. Specific transformation methodology for creating auditing data marts from data warehouses is a major auditing issue. Further, 100 percent auditing of data subsets is possible with today's technology. New statistical models are needed to capitalize on the quality and quantity of audit data possible within data marts. Future studies should examine (1) the feasibility of creating an open database connecting system that is in compliance with the organization's data warehouse and data mart; (2) the accounting and auditing issues of real-time accounting systems and continuous auditing including valuation, revenue recognition, security, exposures, control activities, and audit procedures; (3) aspects of continuous audit (e.g., timing, nature, and extent) that differ from the traditional financial statements audit; (4) the need for electronic auditing standards; (5) degree of assurance provided and the audit risk taken in various domains of continuous auditing (assurance, attestation, audit); and (6) the effects of continuous auditing on the auditors' objectives and independence when CATTs are embedded in the client's real-time accounting system.

3. What are the experiences of organizations that have implemented continuous auditing?

Future continuous auditing **field** experimental cases could describe an innovative approach that links continuous auditing methodology into an organization, e.g., where an enterprise resource planning (ERP) system is present. Those cases could (1) share ideas regarding the application of continuous auditing in a variety of accounting and auditing domains; (2) establish best practices of continuous auditing services; (3) provide a better understanding and use of continuous auditing methodology; and (4) show how others perform continuous auditing effectively and efficiently.

4. What should be the educational coverage of continuous auditing in the accounting curriculum?

Another issue that needs the attention of researchers is the appropriate education for accountants and auditors. Does the accounting curriculum require appropriate exposure to the technology that accounting majors will confront when they practice as accountants or auditors? Database technology is used by all sized organizations because all employ some type of accounting software, ranging from Quicken to SAP. Auditors are certain to be confronted with servers, databases, and **data** tagging schemes that they must examine. Appropriate training is essential for all auditors, particularly those working in a real-time **financial reporting** environment. Future education research should examine methods of (1) integrating information technology including e-commerce and real-time accounting systems into the accounting curriculum; and (2) infusing continuous auditing into auditing courses. With the further development and use of continuous auditing, educational programs that integrate systems analysis and design, data warehousing, data mining, database management systems, electronic-formatted reporting including XBRL and e-commerce into the auditing curriculum will be needed.

5. What are promising opportunities for continuous auditing and assurance

engagements?

There are substantial opportunities for practitioners, academicians, and standard-setting bodies to apply continuous auditing in the auditing environment. This study suggests that standard-setting bodies (e.g.; AICPA, FASB) should take a more holistic approach in establishing auditing and accounting standards for the real-time accounting and continuous auditing environment rather than a piecemeal approach. Continuous auditing enables auditors to provide proactive, continuous services rather than reactive, after-the-fact services. Future research should identify and address promising continuous auditing domains including security outsourcing, privacy and security assurance and business continuity assurance, and ecommerce assurance services.

1 XBRL is based on eXtensible Markup Language (XML), which is a web-based system that uses tags to describe data. XML is a set of specifications, guidelines, or conventions for creating text formats in a way that are easily generated or read by computers. XML uses tags and attributes to transfer structured **data**, such as spreadsheets, into a text file that can be read by a variety of applications to fit users' needs. XBRL provides the XML tags and attributes for **financial-reporting** information as well as business information. XBRL provides both content and structure to financial information and will standardize the preparation, publication, examination, and extraction of financial information across all software formats and technologies, including the Internet (Rezaee and Hoffman 2001).

2 Bierstaker et al. (2001), Glover and Romney (1998), and Lanza (1998) discuss a number of the commercially available continuous audit tools and techniques (CATTs), including Small Audit Support (SAS) and Audit Command Language (ACL). SAS allows auditors to assess risks, evaluate internal controls, and develop audit plans and evidence-gathering procedures and reports. ACL can be used for file interrogation, which enables direct access to computerized client data.

3 One of the Big 5 professional services firms (Deloitte & Touche, LLP) in cooperation with Intacct Corp. has developed the first 'web-based auditing program for medium-sized clients (Intacct Corp. 2000).

4 The Study Group (1999) suggested approximately 33 research topics on different aspects of continuous auditing, including (1) demand for continuous audits; (2) requirements to perform substantive procedures in a continuous audit; (3) nature, timing, and extent of substantive procedures in a continuous audit; (4) GAAP as criteria for continuous financial statements; (5) materiality threshold guidelines and level of assurance in continuous auditing; (6) effective application of CATTs in continuous audits; (7) auditor's objectivity and independence; (8) the format and content of continuous audit reports, and (9) continuous auditing education and skills. These continuous auditing-related issues warrant further consideration by audit practitioners, academic researchers, and standard-setting bodies.

REFERENCES

Albrecht, S., and R. Sack. 2000. Accounting Education: Charting the Course through a Perilous Future. Accounting Education Series. Sarasota, FL: American Accounting Association.

American Institute of Certified Public Accountants (AICPA). 1996. Amendment to Statement on Auditing Standards No. 31, Evidential Matter. Statement on Auditing Standards No. 80. New York, NY: AICPA.

. 1997. The Information Technology Age: Evidential Matter in Electronic Environment. New York, NY: AICPA.

1998a. CPA Vision: 2001 and Beyond. New York, NY: AICPA.

1998b. Consideration of the Internal Control Structure in a Financial Statement Audit. Statement on Auditing Standards No. 55. New York, NY: AICPA

2001. The Effect of Information Technology, on the Auditor's Consideration Of Internal Control in a Financial Statement Audit. Statement on Auditing Standards No. 94. New York, NY: AICPA.

Bell, T., F. Marrs, I. Solomon, and H. Thomas. 1997. Auditing Organizations Through a Strategic Systems Lens. New York. NY: KPMG Peat Marwick LLP.

Bierstaker, J. L., P. Burnaby, and J. Thibodeau. 2001. The impact of information technology on the audit process: An assessment of the state of the art and implications for the future. Managerial Auditing Journal 63 (3): 159-164.

David, J. S., and P. J. Steinbart. 1999. Drawing in data. Strategic Finance (December): 30-36. and . 2000. Data Warehousing and Data Mining: Opportunities for Internal Auditors. Altamonte Springs, FL: The Institute of Internal Auditors Research Foundation.

Gibbs, J. 1998. Going live with SAP. Internal Auditor (June): 70-75.

Glover, S., and M. Romney. 1998. The next generation software, Internal Auditor (August): 4753.

Goderre, D. G., 2001. Fraud Toolkit for ACL. Vancouver, Canada: Global Audit Publications, A Division of ACL Services Ltd.

Helms, G. I., and J. M. Mancino. 1999. Information technology issues for the attest, audit, and assurance services functions. The CPA Journal (May): 62-63.
Intacct Corp. 2000. Web-based audit program is developed with Deloitte. Wall Street Journal (June 26): A13. Available at http://www.intacct.com/service/auditing.phtml.

Kanter, H. A. 2001. Systems auditing in a paperless environment. Ohio CPA Journal (JanuaryMarch): 43-47.

Kogan, A., F. Sudit, and M. Vasarhelyi. 2000. Some auditing implications of Internet technology. Available at: http:/lwww.rutgers.edu/accounting/raw/miklos/tcon3.htm.

Lanza, R. 1998. Take my manual audit please. Journal of Accountancy (June): 33-36.

Marwil, L., and G. Lappin. 1996. Exxon Corporation: Audit applications group. In Enhancing Internal Auditing Through Innovative Practices, edited by G. L. Gray, and M. J. Gray, 5963. Altamonte Springs, FL: The Institute of Internal Auditors Research Foundation.

Nigrini, M. J. 2000. Digital Analysis Using Benford's Law: Tests and Statistics for Auditors. Vancouver, Canada: Global Audit Publications, A Division of ACL Services Ltd.

Rezaee, Z., W. Ford, and R. Elam. 2000. Real-time accounting systems. Internal Auditor (April): 63-67.

and C. Hoffman. 2001. XBRL: Standardized electronic financial reporting. Internal Auditor (August): 46-51.

R. Elam, and A. Sharbatoghlie. 2001. Continuous auditing: The audit of the future. Managerial Auditing Journal 16 (3): 150–158.

Rose, W. C. and B. Hirte. 1996. Carolina Power and Light: Smart auditing. In Enhancing Internal Auditing Through Innovative Practices, edited by G. L. Gray, and M. J. Gray, 47–57. Altamonte Springs, FL: Institute of Internal Auditors Research Foundation.

Stringer, K. W., and T. R. Stewart. 1996. Statistical Techniques for Analytical Review in Auditing. Second edition. New York, NY: John Wiley & Sons, Inc.

Study Group. 1999. Research **Report**: Continuous Auditing. Toronto, Canada: The Canadian Institute of Chartered Accountants, American Institute of Certified Public Accountants.

Vasarhelyi, M. A., and F. B. Halper. 1991. The continuous auditing of online systems. AUDITING: A Journal of Practice & Theory 10 (1): 110–125.
Warren, J. D., L. W. Edelson, and X. L. Parker. 1996. Handbook of IT Auditing. Boston, MA: Warren, Gorham, and Lamont.

Zabihollah Rezaee and Peter L McMickle are both Professors at The University of Memphis, Ahmad Sharbatoghlie is an Independent Systems Consultant in Boston, MA, and Rick Elam is a Professor at the University of Mississippi.

THIS IS THE FULL-TEXT.

Geographic Names: United States; US

Descriptors: Auditing; Technological planning; Internet; Financial reporting
Classification Codes: 4130 (CN=Auditing); 5220 (CN=Information technology management); 9190 (CN=United States)
Print Media ID: 12515

57/9/10 (Item 10 from file: 16)
09372463 ? ?Supplier Number: 82011980

Market data. (2002 Buyers Guide).(Buyers Guide)
Wall Street & Technology , v 20 , n 1 , p SS42(3)
Jan , 2002
ISSN: 1060-989X
Language: English ? ?Record Type: Fulltext
Article Type: Buyers Guide
Document Type: Magazine/Journal ; Trade

Word Count: 2842

Text:

BRIEFING.COM

401 N. Michigan Avenue, Suite 1780
Chicago, IL 60611
Phone: 312/670-4463
http://www.briefing.com
Contact: Cassandra Bayna, Media Relations & Promotions Mgr.
Phone: 312/670-4463 x.232
cbayna@briefing.com
Briefing.com
Briefing.com is the leading internet provider of live market
analysis on the U.S. stock and U.S. fixed-income markets. We provide expert
commentary and analysis more frequently than any other online firm.
CGI INFORMATION SYSTEMS AND MANAGEMENT CONSULTANTS INC.
Commerce Ct. S. Postal Station, 30 Wellington St. W., Ste. 3
Toronto, ON M5L 101, Canada
Phone: 416/363-7233, 800/456-5155
http://www.cgi.ca
Donna Bristow, Director, Business Development
Phone: 416/304-7397
donna.bristow@cgi.ca
StarQuote PRO
Representing the standard in information services for the Canadian
financial services industry, StarQuote PRO gives the user a full overview
of the North American financial markets on a single screen. A single screen
can host multiple information pages containing news, information and
real-time quotes to form a complete profile of any type of security.
Delivered via a dedicated high-speed network or through the internet,
StarQuote PRO can be customized to meet specific client needs.
StarSource
StarSource delivers comprehensive, worldwide securities information
to fulfill the daily valuation requirements of the financial services
industry. Through alliances with the world's leading information providers,
StarSource has the flexibility to tailor worldwide market information to
meet client specific requirements. The breadth of coverage is unparalleled;
accurate daily pricing, corporate action and entitlement information for
over 1 million instruments, traded on over 140 global exchanges is
delivered seamlessly via ftp over the Internet.
CICADA COMPANIES
67 Wall Street
New York, NY 10005
Phone: 212/941-7151
www.cicadacorp.com
Laura Perdue, Director, Marketing & Corporate Communication
Phone: 212/941-7151
laura.perdue@cicadacorp.com
Composer
Cicada delivers customized business solutions for exchanges, banks,
and other owners and distributors of financial information, helping them
gain more effective control over their information assets and maximize the
full business value of heir content. Our expertise in the field, our full
range of outsourcing services, and the technology we designed specifically
for the financial information business comprise a total solution approach
unparalleled in the industry.
DTN FINANCIAL SERVICES, LLC
9110 W. Dodge Rd.

Omaha, NE 68114
Phone: 402/390-2328, 800/652-2291
www.dtnfs.com
Barb Keefe, Vice President
Phone: 402/390-2328 ext.3387
prosales@dtn.com
Financial Content services
DTN Financial services (DTNFS) delivers dynamically updated market information direct from the exchanges. DTNFS brings you real-time quotes on stocks, futures, options, mutual funds, money markets, bonds, along with news, charts, fundamental data and more. You can offer this dynamic content on your Web site through FinWin.com, or have this information along with other investment tools right on your computer through DTNIQ.com. Available as an ASP.

ESIGNAL
3955 Point Eden Way
Hayward, CA 94545
Phone: 510/266-6000, 800/367-4670
http://www.esignal.com
Sandy Paek, Marketing Associate
Phone: 510/723-1720
spaek@dbc.com
eSignal
eSignal is the leading real-time, streaming quote service and delivers continuously updating, time-sensitive financial data over the internet to traders' PCs, laptops and cell phones. The software provides market quotes for stocks, options and futures, as well as charts, news, research, alerts and analytics and decision support tools. eSignal's suite of products and services include, eSignal, eSignal Market scanner, eSignal Mobile, My eSignal, eSignal Pro, eSignal TurboFeed and Advanced GET, Find out how to receive a 30-day trial offer, or how to subscribe to eSignal's free Trading 101 newsletter by visiting http://www.eSignal.com

FAME INFORMATION SERVICES, INC
888 Seventh Avenue
New York, NY 10106
Phone: 212/506-0300
www.fame.com
Scott Hall, SVP of North American Sales
Phone: 212/506-0310
info@fame.com
FAME Full Market Data warehouse soultion
A complete on-site and remote solution for gathering the market data needed to run internal and external systems. Full outsourcing of the market warehouse function to FAME to lower costs and increase your value add use of internal and external market data. All data vendors available. Ex. FT interactive, S&P, Thompson and Reuters. Available as an ASP.

FORD INVESTOR SERVICES INC.
11722 Sorrento Valley Rd, Ste. 1
San Diego, CA 92121
Phone: 858/755-1327, 800/842-0207
www.fordinv.com
Samar Shamieh, Director of Marketing
Phone: 858/755-1327
samar@fordinv.com
Ford Data Base
Established in 1970, and covers over 4,000 u.s. companies with 125 data items per company and 13,000 International companies In 44 countries and 70 data items per company. Ford Data is available on CPMS, FactSet, Quant Vison, DAIS, Vestek. and directly from Ford. valuation models and proprietary inputs are included, in addition to fundamental data.

GFINET
100 Wall Street

New York, NY 10005
Phone: 212/968-4100
http://www.GFInet.com
Contact: Scott Fitzpatrick, Head of Sales North America
Phone: 212/968-4100
info@GFInet.com
GFInet Market Data

GFInet offers OTC derivative market data on a wide variety of debt, FX, equity, energy and commodity markets, sourced from GFI Group, a leading global interdealer/broker, Real time and historical information are available as downloads, online or mark-to-market applications, Data sets include amongst others credit derivatives, high yield, emerging market debt, FX options and energy markets. Available as an ASP.

HYPERFEED TECHNOLOGIES INC.
300 South Wacker Dr.
Chicago, IL 60606
Phone: 312/913-2800, 888/260-HYPR
www.hyperfeed.com
Contact: Kristen Mologousis, Sr. VP Marketing, Sales and Support Services
Phone: 312/ 913-2815
kmologousis@hyperfeed.com
Apogee

HyperFeed's own Windows-based **display** application powered by HyperFeed market data. Includes charts, news, analytics, Nasdaq Level II, options and more. Available for LAN or Internet redistribution. Available as an ASP.

HyperScript

Hyperscript is HyperFeed's own proprietary development tool for creating data rich Web sites and Internet based market data applications. Hyperscript utilizes CGI (Common Gateway interface) to allow third-party developers access to HyperFeed Market Data in a comprehensive and cost effective manner, utilizing simple HTTP to access data and present it in third-party interfaces, HyperScript makes development of robust data applications a simple task. Depending on the customers' needs, this product can be purchased for limited or unlimited access to data that Is either delayed or in real time.

Display Data

Display Data is a specialty product offered by HyperFeed that allows clients to post HyperFeed Market Data into several different **display** devices. A **display** device can be defined as a ticker board, plasma **display**, score board, or other such device used for the public view of financial data. The **Display** Data program is HyperFeed's only offering of streaming data and includes all the tools needed to integrate with almost all types of **display** devices.

QuoteObjects

QuoteObjects is the newest addition to Hyperfeed's institutional solutions. A QuoteObject creates a custom **display** of the indices and symbols that clients want to **display** on their site. The actual program is hosted at HyperFeed, to insure data integrity, but it Is seamlessly displayed within the client's Web page. Through a proprietary script, clients need only to paste a small bit of code into their Web page and the program is then elmbedded into that page. This program, more of a methodology, Is currently used to embed market overview tables, but can be expected to work with almost any other data program HyperFeed offers. Available as an ASP.

Hyperfeed Market Data

An IP Multicast datafeed covering over 800,000 North American equity, Option and commodity issues. Real-time or delayed. Delivery via satellite, circuit or Internet. Onsite Hyperserver performs all processing independently of your network/systems and makes the data available to the

application. compatible with HyperFeed's Apogee software (available for private label and redistribution) and third-party software. HyperFeed SDK (Software Development Kit) provides complete tools to integrate HyperFeed market data into your own Windows, UNIX/LINUX or Java application. Available as an ASP.

Web **Templates**

Web **Templates** allows private labeled access to HyperFeed Market Data either delayed or real time. Utilizing standard **templates**, the actual Web pages that house the data applications are hosted at HyperFeed and accessed by the client through a simple series of HTML link schematics. The client directs the design of these pages, and all servers are maintained and serviced by HyperFeed. Web **Templates** also includes the ability to access third-party research and analysis through many of our data partnerships. Available as an ASP.

HYPERFEED TECHNOLOGIES INC.
300 South Wacker Dr.
Chicago, IL 60606
Phone: 312/913-2800, 888/260-HYPR
www.hyperfeed.com
Contact: Kristen Mologousis Sr, VP Marketing, Sales and Support Services Phone: 312/913-2815
kmologousis@hyperfeed.com
SmarTicker

HyperFeed SmarTicker the company's revolutionary on site financial market data processing solution provides businesses with the capability to receive and manage real time data lines directly from an exchange and/or produce a proprietary datafeed with customized local or global content. Essentially a "mini" **version** of a full tickerpiant. SmarTicker has all of the data processing capabilities at a fraction of the infrastructure and development costs.

INFODYNE CORPORATION
1460 Renaissance Dr., Ste. 308
Park Ridge, IL 60068
Phone: 847/759-1000
http://www.infodyne.com
Contact: Guy Tagliavia, President
guy@infodyne.com
IT Exchange Server (ITES)

The ITES behaves as a server within the ITPF and interfaces to all the direct sources of real-time trade and quote information available from the option equity and future exchanges including all the major ECNs. The ITES normalizes real-time market data into standard ITRecord objects and publishes these objects using real time query mechanisms. The ITES is scalable and supports load balancing and hot-fallover in a redundant architecture. The ITES provides many value-added features for managing a high performance ticker plant.

IVERSON FINANCIAL SYSTEMS INC
111 W. Evelyn Ave., Ste., 206
Sunnyvale, CA 94086-6140
Phone: 408/522-9900
http://www.iverson.com
Contact: Paul Goodfellow, Vice President of Sales
Phone: 212/297-6169
info@iverson.com
Global index **Monitor**

Global index **Monitor** is an effortless, effective solution to tracking index data worldwide. Designed for the institutional investment community, GIM consolidates constituent information for virtually every index available today and delivers it in a single file. Iverson's constant verification process ensures the highest possible accuracy and is updated throughout the day. Data provided in GIM includes: Identifiers, official

96

constituents, official index shares, closing price, descriptive information, theoretical open, values and divisors, and corporate actions. Having a single source for all world indices allows companies to streamline operations and reduce costs. Iverson's 24-hour, one-source support means you don't have to **check** individual indexes or call foreign exchanges for assistance. Offered in custom sets or three geographic modules – Europe, Americas and Asia, GIM is available for daily, weekly or monthly delivery.

Historical Equities Data

The Iverson databases comprise the most comprehensive, proprietary collection of technical market Information available today. With more than 20 years of daily price, distribution and corporate actions data for all current and extinct NYSE, AMEX and Nasdaq issues, the Iverson equities databases also cover all listed North American equities and mutual funds, Our careful and detailed process of collecting, cleansing and verifying data ensures accuracy so you can focus on your business needs.

Sector Watch

SectorWatch offers the most effective way to track industry and sector classification codes assigned by exchanges and Indexing organizations worldwide. Designed specifically for the institutional investment community, SectorWatch delivers accurate information from a comprehensive global list of suppliers with around-the-clock updates. Iverson's single, unified file format easily integrates into your internal databases for benchmarking, research and portfolio analysis. SectorWatch is a valuable resource for money managers, hedge funds, exchange traded funds, affinity funds or any organization employing sector information as part of their overall portfolio optimization strategy.

MERGENT, INC.
60 Madison Ave., 6th Fir.
New York, NY 10010
Phone: 212/413-7601, 800/342-5647, Ext. 7601
http:// www.mergent.com
Contact: John Condon, Senior Vice President-National Sales Manager
john.condon@mergent.com
Contact: Joseph V. Emanueill, Vice President, Marketing
Phone: 212/413-7747
Joseph.emanueill@mergent.com
FISonline

An Internet-accessible subscription service of over 10,000 U.S. public companies, as well as more international companies than any other international database (17,000). In addition, FISonline offers image-scanned annual reports. EDGAR (SEC) filings, and presentation-quality fact sheet reports.

Mergent Portraits

MERGENT Portraits combine MERGENT'S unparalleled database of fundamental company information with stock price, volume and other data to paint a detailed picture of over 10,000 U.S. firms and 40,000 corporate bonds. Each portrait features a complete analysis of the firm's financial health, in-depth industry analysis and text commentary to provide perspective on the firm both in absolute terms, as well as relative to industry peers.

TELEKURS (USA) INC.
3 River Bend Center
Stamford, CT 06907-0999
Phone: 203/353-8100
http://www.tkusa.com
Contact: Deirdre Sullivan, Director of Sales & Marketing
dsuillvan@tkusa.com
ISIDPlus securities cross Reference

ISIDPlus, the security identification cross reference directory from standard & Poor's & Telekurs, offers an unrivalled depth of security cross reference data. ISIDPlus contains official numbers for over

500,000 securities, and covers security identifiers for up to 30 national and International numbering agencies.

Global corporate Actions

The Valor Data Feed and Titelbulletin II (TB II) provide complete corporate action Information, terms and conditions for over 1.6 million instruments in a structured, coded way. Coverage includes Institution and Instrument descriptive data, event data, cash flow data and more. Telekurs corporate actions can also be accessed online via the Valordata Browser, which offers access to the full breadth of corporate action information available In Telekurs vast database of securities Information.

Portfolio Pricing

Based on the full breadth of our database of 1.6 million Instruments, the Telekurs pricing service provides 30 pricing data elements, and can be combined with our corporate actions service for a comprehensive securities settlement data solution.

Market Data services

Telekurs is the ideal solution for firms that require a comprehensive, high-quality global market data feed, We directly source data from 250 exchanges and 400 contributors, and distribute via our normalized, consolidated feed. MDFstream is a flexible, powerful feed with simple API connectivity that allows customers to quickly come to market with our Incredible wealth of global market data. MDFselect (1) and (2) are API connections that create a cache for delivery of real-time market data to 60,000 Telekurs terminals -- and thousands of thirdparty applications.

THOMSON FINANCIAL
195 Broadway
New York, NY 10007
Phone: 646/822-2800, 800/438-4237
http://www.firstcall.com
Contact: Cathy Darcy, Sales
catherine.darcy@tfn.com

Thomson Financial Datastream Advance

Conduct static and time-series analysis of companies, markets and securities using the comprehensive and Internationally renowned Datastream databases and sophisticated functionality available on Windows-based Advance and Advance for Office. Features include: Flexible Charting Functionality; Tearsheet Analysis; customized Lists; Functions and Expressions Library; integration with Microsoft Office. Available as an ASP.

First call Web

Research and analyze your investment opportunities using the real-time, institutional quality content and functionality available on First call Web. Content includes: real-time morning meeting notes from brokers worldwide; real-time, full-text equity and fixed-Income research reports; real-time, detailed and consensus earnings estimates and recommendations; stock surveillance information; EDGAR filings; stock repurchase program details (SDC Repurchase); insider holdings and trading activities (insider Research Wire); embargoed, equity fulltext research reports from brokers worldwide (Research-by-Request). Available as an ASP.

First call Analyst

First call Analyst is the 100% web-based investment research and analytical tool that combines your own data with real-time Institutional content from Thomson Financial and third parties, sophisticated functionality and screening helps you to easily analyze the commingled real-time research and estimates or your entire portfolio. Available as an ASP.

Thomson Financial Active Express

Active Express(r) is designed to give you the information and tools you need to make superior investment and and allocation decisions, identify and analyze Investment opportunities by accessing integrated real-time and historical content from Thomson **Financial**--including I/B/E/S quality analyst forecasts, First call real-time notes and broker research.

Worldscope company fundamentals and PORTIA holdings **data**. Robust
functionality is ideal for analyzing and manipulating large sets of
financial and Investment **data**. Features include:
Report Generation; Dynamic Updates via Active
Link(tm) technology; Sophisticated Charts and Graphics; Granular Analysis;
"What-if" Analysis; Portfolio Analysis; and Customized Information.
Available as an ASP.

      XCITEK DATA SERVICES
      5 Hanover Square
      New York, NY 10004
      Phone: 212/785-1288, Ext. 331
      www.xcitek.com
      Contact: Brendan P. Farrell, Jr., Managing Director
      Information@xcitek.com
      Xcitek Data Services
      Xcitek, the Industry's leading provider of corporate actions data
provides Information daily to over 360 financial Institutions worldwide.
Xcitek.com offers a Web-based query product with automated portfolio
monitoring. Voted "numberone" for North American corporate Actions for
eight consecutive years, Xcitek also provides cash dividends, international
corporate actions, proxy and cost basis & taxability. Available as an
ASR

Publisher Name: CMP Media, Inc.
Event Names: *360 (Services information)
Geographic Names: *1USA (United States)
Product Names: *6010000 (Banking Institutions); 4811520 (Online Services)
Industry Names: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT
(Computers and Office Automation)
SIC Codes: 6000 (DEPOSITORY INSTITUTIONS); 4822 (Telegraph & other communications)
NAICS Codes: 5221 (Depository Credit Intermediation); 514191 (On-Line Information Services)
Special Features: INDUSTRY

57/9/11 (Item 11 from file: 16)
09298457 ? ?Supplier Number: 80928294

BackTrack Controls Access to Construction Sites; Monitors Worker Access to Restricted Areas and
Improves Safety Monitoring.
Business Wire , p 2396
Dec 19 , 2001
Language: English ? ?Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 873

Text:

EAU CLAIRE, Wis. and NANUET, N.Y.--(BUSINESS WIRE)--Dec. 19, 2001
    Teklynx(R) International today announced an add-on module for its
BackTrack(R) item and asset tracking software application that enables
managers at large construction sites to improve subcontractor management,
site access, security and safety monitoring. The application add-on, called
Job Site Employee Tracking, was developed by BackTrack systems integrator,
Data Support Inc. of Nanuet.
    The application is particularly useful to control access to large
construction sites such as commercial or industrial buildings and public
infrastructure projects. Using the system, workers are issued picture
identification badges with some unique identifier information, such as the
last four digits of their social security number.
    The badges include a bar code that is scanned by security personnel
as the worker enters the work site. The system helps prevent the use of
counterfeit badges and unauthorized access since the information on the bar
code must match the employee name with the social security number or other
control information. If the badge is invalid, the scanner beeps to alert
the guard. For large sites the Job Site Employee Tracking application can
also control access to specific locations within the larger construction
area.
    The control mechanism enables project managers to know who is on
site and in what area. Managers can also **monitor** subcontractors'
workers to see who is on site in order to **compare** the
information with subcontractor manpower and **financial
reports**. In addition, since both the **data** and
interface can be further customized for specific user environments,
individual worker safety records can be tracked. All of this information
can be tied back to a central database that could include worker
certifications, training records and even individual medical requirements.
    The BackTrack Job Site Employee Tracking application
generates a series of **reports** to help comply with
management requirements and even government mandated occupational safety
and employment reports. The reports summarize subcontractor, site and time
groupings, and can be used to drill down to specific individuals to
examine, for instance, the individual's safety record.
    "As a flexible tracking system, BackTrack has been applied to a wide
range of situations," said Mike Strand, director of business development
for data collection at Teklynx. "This application from Data Support is
truly innovative. It zeros in on a specific set of issues faced by
contractors to provide a highly targeted, yet customizable, management tool
that improves security, employee tracking and safety."
    BackTrack is a comprehensive, flexible tracking system that includes
a label designer, report designer and a series of databases for user,
location and transaction history. BackTrack applications also have security
settings to allow specific users access only to the data and reports that
contain information that they are authorized to see. This helps ensure that
administrators can limit information access to only those who have a need
to know.
    The BackTrack Applications Library
    The application announced today is part of the BackTrack
Applications Library -- a series of applications for business, government
and other organizations. The applications, developed by knowledgeable
systems integrators and end users, are pre-packaged **templates**
that allow users to quickly and easily implement fully developed solutions
or use them as starting points for their own special tracking needs. In
addition to the Job Site Employee Tracking application, the Library
includes modules to track Information Technology (IT) assets, as well as
modules for clinical labs, the law profession, manufacturing equipment
tracking and maintenance, food handling, child protection and government
agencies. All of the add-on applications are available for free at

www.backtrackgroup.com in the "Product Uses" section. The name and contact
information of the developers are listed in the event that further
information or consulting services are required. Application add-ons
require BackTrack **version** 4.2 or higher running on a personal
computer with Microsoft Windows.

> About Teklynx

> Teklynx International is the leading software developer of automatic
identification and data collection (AIDC) products including software for
label design, host connectivity, and data collection. Its software products
feature the widest range of device and driver support in the industry.
Teklynx is a Microsoft Certified Partner and has connectivity relationships
with multiple ERP (Enterprise Resource Planning) software providers. Over
200,000 companies in 120 countries rely on its integrated software
solutions for supply chain automation, warehouse management, shipping and
receiving, inventory control and asset management. The company is
headquartered in Milwaukee with operations in the United States, Europe,
Japan, Singapore, and Canada. More information on Teklynx International is
available at www.teklynx.com.

> The Teklynx data collection software product offerings include
BackTrack developed by StrandWare(R). StrandWare, which was recently
acquired by Teklynx, is a pioneer in the data collection industry with
innovative bar code software products to help organizations cut costs by
efficiently labeling, tracking and managing information. More information
on BackTrack is available at www.backtrackgroup.com.

> NOTE TO EDITORS: Teklynx, BackTrack and StrandWare are trademarks or
registered trademarks of Teklynx International. All other trademarks are
the property of their respective owners.

Publisher Name: Business Wire
Company Names: *Teklynx International
Industry Names: BUS (Business, General); BUSN (Any type of business)
Special Features: COMPANY

57/9/12 (Item 12 from file: 148)
14204807 ? ? Supplier Number: 81766507 (THIS IS THE FULL TEXT)
Shopping for e-solutions: the best in the market expands beyond software boundaries. (The Top Of The
Line).(Brief Article)

Covaleski, John M.
Accounting Today , 15 , 22 , 26(15)
Dec 17 , 2001
Document Type: Brief Article
ISSN: 1044-5714
Language: English
Record Type: Fulltext
Word Count: 16551 ? ?Line Count: 01494

Text:

In order to recognize the Internet's growing importance in accountants' daily business lives, this year Accounting Today has expanded beyond just software in compiling its annual Top 100 Products report.

Software accounts for more than 90 of the listings, but the Top 100 also includes products and services that are Internet-based and not software in the conventional sense.

These added listings, which include some application service providers and Web sites, are attracting and delivering quality to a broad cross section of business end users, As such, the accounting profession should be aware of them; they are among the Top 100 Products for accounting and tax professionals.

For the most part, regular readers and experienced practitioners will find few surprises on this year's list because eligibility requires that the products have established themselves as leaders in their respective classes. The vast majority of this year's Top 100 appeared on last year's list.

Each product is evaluated against four benchmarks:

* Acceptance by practitioners;

* Visibility in the marketplace;

* Quality of product performance and vendor support; and

* Innovation in advancing the state of the art.

Of course, these aren't the only quality products available on the market. But all of the Top 100 are major players in their segments, with an overwhelming number of users.

This year's listing can also be found on our Web site, www.electronicaccountant.com, where individual entries are searchable, continuously updated and hyper-linked to vendors.

Note: ASP Availability, a new category in this year's Top 100, means that the product is available in an Internet-based application service provider that is operated by the vendor or by a third party endorsed by the vendor.

Accounting

In 2001, much accounting software action took place in the low end, where Microsoft/Great Plains Business Solutions and several other vendors launched products targeting users of QuickBooks, including those that outgrew the functionality available in that product. Intuit responded with a new higher-powered Premier **version** of QuickBooks and an accountants' **version**, both due for release in December.

In consolidation news, Great Plains was acquired by Microsoft, Accountmate was acquired by South African Softline Ltd., which already owned low-end accounting software developer Business Vision, and Red Wing was acquired by Active IQ Technologies of Denver.

Changes became apparent quickly: the newly named Microsoft/Great Plains is now the base for Microsoft's bCentral Internet strategy; Red Wing launched a new Windows-based accounting suite, Turning Point; and Accountmate refined it reseller channel and is poised for a more aggressive marketing strategy that leverages its affiliation with Business Vision.

In other big news, Sage Software and its affiliate Sage U.S. recently became known as Best because a court determined that their use of the Sage name violated copyright laws.

Accpac Advantage Series, **Version** 5.0

* Accpac International Inc.

This is a business management solution that is deployed as a Web-based or client server application. It supports Microsoft SQL Server, Oracle, IBM DB2 and Pervasive.SQL databases, and is available in four editions for different types of end users: Discovery Edition, Small

Business, Corporate and Enterprise.

Planned enhancements: The introduction of Advantage Series Project Management and Costing.

Original release: 1994

Users: 30,000

Platforms: Windows 95, 98, 2000, NT and XP; Novell Netware; Unix; and Linux.

Pricing: $1,250 per user. Avg. price per module: $2,000

ASP availability: Yes

Maint./support: Annual fees: 18 to 40 percent of suggested retail price. Tech support included.

Training: On-site through Accpac certified consultant or computer-based training.

Customer contact: Sales, (800) 945-8007; sales@accpac.com.

Accpac Pro Series, **Version** 6.5

* Accpac International Inc.

This is a suite of accounting and business management applications designed for midsized enterprises. Complete source code is available. Product architecture is based on Microsoft Visual Studio. Core modules include system manager, GL, AP, AR, Inventory Control, Purchase Orders and Payroll.

Planned enhancements: Support for Microsoft SQL Server.

Original release: 1991

Users: 20,000+

Platforms: Windows 95, 98, 2000, NT and XP; Novell Netware

Pricing: Enterprise Edition: $1,495 per module.

ASP availability: Yes

Maint./support: Annual fees, 18 to 40 percent of suggested retail price; tech support included.

Training: On-site through Accpac certified consultants.

Customer contact: Sales (800) 945-8007; sales@accpac.com.

BusinessWork

* Best Software

Version 12 consists of system manager and integrated GL, AP, AR, inventory, purchasing, order entry, payroll and job cost modules. Features include an integration link with Goldmine CRM software and built-in network capability for up to 20 concurrent users.

Planned enhancements: 32-bit BusinessWorks Gold **version**.

Original release: 1984

Users: 30,000

Platforms: Windows 95, 98 and NT; Novell Netware.

Pricing: Starter package, $1,695; avg. price per module, $495.

ASP availability: Yes

Maint./support: Annual fees, $275; tech support, $525 (12 months with unlimited modules).

Training: $1,235 for five days of hands-on training.

Customer contact: BusinessWorks sales, (800) 447-5700; bwsales@bestsoftware.com.

CYMA IV Accounting for Windows

* CYMA Systems Inc.

This is marketed as a small business and middle-market alternative to high-end packages and consists of system manager, GL, AP, AR, payroll and bank reconciliation modules, and links to Crystal Reports and F9 report writers. Vendor also offers a nonprofit industry **version**.

Planned enhancements: SQL Server **version**.

Original release: 1996

Users: 3,000+

Platforms: Windows 95, 98, ME, 2000, NT and XP; Novell Netware.

Pricing: $495 per module, plus $495 for each additional concurrent user.

ASP availability: Yes

Maint./support: Annual fee, 15 percent of retail price per year;

tech support; per incident; pricing, one call $100 or volume pricing for bundles of incidents.

   Training: Dealer training, $795 for 5-day course; end-user training varies by dealer.

   Customer contact: Customer service, (800) 292-2962; info@cyma.com.

   MYOB Plus for Windows

   * MYOB US Inc.

   Here is an integrated accounting and business management Windows application for small businesses. The vendor also offers a separate Macintosh **version**. The product is multi-user ready and cross-platform compatible. Features include bank reconciliation, bank, sales and purchase register, time billing, inventory and multiple currency accounting.

   Planned enhancements: N/A.

   Original release: 1991

   Users: 54,000

   Platforms: Windows 95, 98, 2000, NT and XP.

   Pricing: Single user, $229; Multi-user, $99 each additional license.

   ASP availability: No

   Maint./support: Tech support, $189.

   Training: N/A

   Customer contact: Customer service (800) 322-6962; njcustserv@myob.com.

   Open Systems Accounting Software

   * Open Systems Inc.

   This product includes GL, AR, AP, inventory, sales and distribution, order entry and purchase modules, and is written with an open source code. Features include ODBC connectivity. Vertical applications and a client/server edition are available.

   Planned enhancements: GUI right-click menus in all functions, e-mail support, ability to output financial statements directly to Microsoft Excel.

   Original release: 1976

   Users: 250,000

   Platforms: Windows 98, 2000 and NT; Unix; Novell; Linux; Sun Solaris; AIX; DEC Alpha.

   Pricing: $1,300 per module; Resource Manager price varies based on user count.

   ASP availability: No

   Maint./support: Various plans

   Training: Users, $45 to $65 per hour; resellers, $45 per hour.

   Customer contact: Sales/service department, (800) 328-2276; e-mail, info@osas.com.

   Platinum for Windows

   * Best Software

   This software provides core financial modules plus multi-currency, budgeting, inventory, purchase order, sales order, project costing, allocations, CRM and links to FRx and Crystal report writers. Premier financial module **versions** include Premier Ledger, translations (FASB 52), consolidations and inter-company functions. Best acquired the Platinum line in 2000.

   Planned enhancements: Additional hosted Web products including Web Creator and Web Trader.

   Original release: 1984

   Users: 12,000+

   Platforms: Windows 98, 2000, NT and XP; Novell Netware.

   Pricing: Single user, N/A; multi-user starter package, 2-user starter pack $3,995; average module is $1,000 to $1,500; premier modules, $5,000 when purchased separately.

   ASP Availability: No

   Maint./support: Annual fees, 18 percent of suggested retail price per year; tech support is included in annual maintenance.

Training: $395 per day for classroom $2,000 per day on-site.
Customer contact: Platinum for Windows Sales, (888) 473-5135; pfwinfo@bestsoftwareinc.com.
Red Wing Windows Accounting Series 6.0
* Red Wing Business Systems Inc.
This is targeted at companies that have outgrown off-the-shelf accounting software but aren't ready for fuller-functioned mid-market-systems. Modules include GL, AR, AP, inventory, order entry, purchase order, payroll, POS, project costing and add-ons.
Planned enhancements: Increased e-commerce capability, Web bill payment, bill presentment capabilities, XML integration interface.
Original release: 1996
Users: 2,700 sites, 8,500 users
Platforms: Windows 95, 98, 2000, ME, NT and XP.
Pricing: Single user, $695 per module; $295 system manager; $595 for 3-user add on package; avg. price per module, $695; core suite, $1,995.
ASP availability: No
Maint./support: Tech support ranges from $399 to $1,199.
Training: Available from business partners or Red Wing.
Customer contact: Sales, (800) 732-9464.
Visual AccountMate
* AccountMate Software Inc.
This is available as a stand-alone system or as a foundation upon which third-party developers can build industry-specific solutions. It runs on PC/LAN, MS/SQL and IBM iSeries platforms and is available with 32-bit source code.
Planned enhancements: Browser based capabilities; .NET enablement.
Original release: 1984
Users: 120,000
Platforms: Windows 98, 2000, NT and XP; AS/400.
Pricing: Modules start at $995; source code is $1495 per module; System Manager cost starts at $2995 for five users.
ASP availability: No
Maint./support: 10 to 15 percent of system cost depending on plan selected.
Training: Sales, modification and product training is available on the Internet, locally and at headquarters.
Customer contact: Customer service, (800) 877-8896 ext. 352; info@accountmate.com.
Cougar Mountain Accounting for Windows
* Cougar Mountain Software
This includes modules for GL, AP, AR, data exchange, inventory and order entry/invoicing. V6.0 offers users the ability to export data to spreadsheets from general ledger, designate comment codes on purchase orders and use additional hot keys in order entry. Planned enhancements: A 32-bit **version** is scheduled for release in second quarter 2002.
Original release: 1982
Users: 16,000+ clients
Platforms: Windows 95, 98, 2000 and NT.
Pricing: Single user, $1,499.50; multi-user: $5,799.50 (unlimited).
ASP availability: No
Maint./support: Annual fees, $349.50 for annual CD maintenance subscription or $149.50 for annual Internet maintenance subscription. Tech support, $195 per incident with no time limit.
Training: $895 per user for 3-day training at Cougar U or $995 per day, plus all expenses, at customer's site.
Source code: $3,000 plus $500 every 6 months for maintenance.
Customer contact: Account executive (800) 388-3038; sales@cougarmtn.com.
Dynamics
* Microsoft/Great Plains
This product offers financial, distribution, project accounting,

human resources and payroll, e-commerce and CRM functionality. The vendor will likely market this as an enterprise suite in the future. Core features include GL, FRx Financial Report Writer, AP, AR and Bank Reconciliation.

Planned enhancements: Greater support for multi-national organizations; system manager, Landed Costs, Include/exclude inactive employees on reports.

Original release: **Version** 1 released in 1993.

Users: 21,000 customers (number of users is not available).

Platforms: Windows 95, 98, 2000, NT and XP; Novell Netware, Small Business Server.

Pricing: Single-user, $3,500+; Multiuser, $10,950+; starter package: $3,500+.

ASP availability: Yes

Maint./support: Preferred program priced at 20 percent of the current list price. Includes maintenance and base level of tech support.

Training: Additional training options available, including classroom training, computer-based, Internet-based and manuals.

Customer contact: Sales, (800) 456-0025; E-mail info@greatplains.com.

Peachtree Complete Accounting 2002

* Peachtree Software

This software includes network-ready accounting features and other functions, such as job costing, time and billing. The new Peachtree Today function provides Internet access and snapshot analyses of user companies' vital data.

Planned enhancements: N/A

Original release: 1996

Users: N/A

Platforms: Windows 95, 98, 2000, ME, XP and NT; Novell Netware.

ASP availability: N/A

Pricing: Single user, $269; Multi-user, $599 ValuPak.

Maint./support: www.peachtree.com has tech support and training information.

Customer contact: Peachtree sales, (800) 247-3224; sales@peachtree.com.

One-Write Plus, Release 8.0

* Peachtree Software

Designed for small businesses that are automating their accounting for the first time. Includes basic accounting features and navigational aids, custom fields, reminder lists and memorized transactions.

Planned enhancements: N/A

Original release: 1995

Users: N/A

Platforms: Windows 3.1, 95, 98, 2000, ME, XP and NT.

Pricing: Single user, $99.95.

Maint./support: Packages range from $149 to $199 per year.

Training: Self-study guide, $29.95.

Customer contact: Sales, (800) 228-0068; sales@peachtree.com.

MAS 200

* Best Software

This derivation of MAS 90 accounting software is available for Microsoft SQL and in a client/server **version** with an embedded database. It includes business management, core financial, client write-up, payroll, contact management, wholesale distribution, manufacturing and job costing functions.

Planned enhancements: Return merchandise authorization module; expanded credit card processing functionality; expense entry for Timekeeper and Timekeeper Remote; updated user interface for Client Write-Up.

Original release: 2001

Users: 10,000+

Platforms: Windows 95, 98, 2000, NT and XP.

ASP availability: Yes

Pricing: Single-user, N/A; Multi-user system manager and 5 users for MAS 200 w/embedded database, $8650 plus modules; system manager and 5 users for MAS 200 for MS SQL Server, $14,500+ modules.

Avg. price per module: $1,600

Maint./support: Annual fees, 15 percent of SLP. Tech support, prices range from $1,500 plus price of maintenance plan to $2,400 plus price of maintenance plan.

Training: Computer-based training, Web training and on-site training at over 30 authorized centers nationwide.

Customer contact: MAS 200 sales, (800) 854-3415; sales@sota.com.

MAS 90

* Best Software

Here is a 32-bit accounting, distribution and light manufacturing software that offers more than 25 separate application modules. It is expandable with user-defined fields, automated data import and export and hundreds of third party add-ons are available.

Planned enhancements: Return merchandise authorization module; expanded credit card processing functionality; expense entry for Timekeeper and Timekeeper Remote; updated user interface for Client Write-Up.

Original release: 1988

Users: 60,000+

ASP availability: Yes

Platforms: Windows 98, 2000, NT and XP; Novell Netware.

Pricing: Small Business core bundle single user, $3,500; multi-user system manager and 5 users for MAS 90, $5,000 plus modules.

Avg. price per module: $1,600

Maint./support: Annual fees, 15 percent of price; tech support, prices range from $1,500 plus price of maintenance plan to $2,400 plus price of maintenance plan.

Training: Computer-based, Web and on-site training all available.

Customer contact: MAS 90 sales, (800) 854-3415; e-mail: sales@sota.com.

QuickBooks Pro 2001

* Intuit Inc.

With about three million users, Quick-Books controls an estimated 80 percent of the retail-sold accounting software market. Pro 2001 is an accounting/business management solution targeted at small product or service businesses requiring ease of use. The program provides users with direct access to several online services, such as payroll and a QuickBase Web-based database.

Planned enhancements: This December, Intuit plans to release QuickBooks Premier, a desktop accounting and business management solution for companies with more complex accounting needs. Features will include Internet access to a credit **check** service and to an online billing service.

Original release: 1992

Users: About 3 million

Platforms: Windows 95, 98, 2000, XP and NT; Novell Netware; Macintosh.

ASP availability: No (but Intuit offers a separate QuickBooks product in an ASP).

Pricing: Single user, $249; Multi-user five pack, $599.

Maint./support: Visit www.quickbooks.com.

Training: National seminar information, www.quickbooks.com/training.

Customer contact: Intuit, (800) 446-TUIT; www.intuit.com.

CHECK WRITING

CheckLaunch, a **check** writer software that was on last year's Top 100 Products report, is not on this year's list because its vendor, Greatland, has not yet decided whether to continue enhancing the product due to what it calls "some development issues."

A new **check** writer entry to the Top 100 Products report, SecureCheck nX2, by Acuprint Technologies, may assume a higher market

profile in 2002. The vendor said it is talking with at least two leading middle-market accounting software vendors about the possibility of building a link between SecureCheck and their accounting applications. That would make it easier for resellers of the accounting packages to also offer SecureCheck to their clients.

Acuprint Technologies is also considering creating an Internet-based application service provider delivery program for SecureCheck.

Create-A-**Check** Business Solutions plans to launch an "enterprise-ready" **version** of its Create-A-**Check** Corporate program and make that software more useable by larger corporations with more sophisticated operational and security requirements.

Create-A-**Check** Corporate
* Create-A-**Check** Business Solutions
This software manages MICR **check** printing and payment management, including direct deposits and multiple **checking** accounts. It integrates with most accounting solutions, including custom-developed ones and prints bank-approved MICR **checks** for A/P, payroll and other uses. it also prints non-**check** documents to blank stock.

Planned enhancements: In 2002, look for the launch of an enterprise-ready system for large organizations with complex security and printing needs.

Original Release: 1989
Current No. of Users: 5,000+
Platforms: DOS; Windows 95, 98, 2000, NT; AS/400; Novell Netware.
ASP availability: No
Pricing: Single user, $1995; license includes 5 concurrent users; additional users, $495 for 5 seats; starter package, $1,995.
Maint./support: Annual fees, $495 or 12 percent of retail cost; tech support included in annual maintenance.
Training: $1,500 per day.
Customer contact: Jared Kesler, (800) 621-5720; sales@createacheck.com.

SecureCheck nX2
* AcuPrint Technologies Inc.
This software functions across most accounting applications and is designed for network environment use. It utilizes Web browser technology for printing and conditional processing to apply the correct forms, signatures and logos, dependent on users' data. **Checks**/forms can be automatically converted from ASCII or printer computer language data streams into electronic documents.

Planned enhancements: Smart card availability; remote printer server. Vendor is considering launching an ASP program.
Original Release: 1989
Users: 6,000+
Platforms: DOS, Windows 95, 98, 2000, NT; AS/400; Novell Netware; Unix; Linux; VAX.
ASP availability: No
Pricing: Single-user from $995; Multi-user from $1,695; starter pack from $995.
Maint./support: Yearly support contract $495; tech support, 90 days after purchase and year round included in support contract.
Training: Wizard help with program.
Customer contact: Bob Kline, sales director; (800) 652-2877; bkline@acuPrint.com.

CLIENT WRITE-UP
Client write-up software is the area within the Top 100 Product where consolidation has had its most conspicuous impact.

Three write-up products from last year's Top 100 are no longer being actively marketed because their vendors were acquired by larger companies in 2001. The former Franklen Computer Systems and Client Accounting Systems were both taken over by Creative Solutions, and Intuit has ceased marketing

and developing Easy Acct since acquiring the former Tax and Accounting Software Corp.

Client write-up also is one of the applications where DOS systems are still supported and actively marketed. Financial MicroSystems and UniLink both still push DOS-based **versions** of their write-up packages.

Remote data entry is the new development trend in the write-up arena. Vendors planning to add that capability are CPA Software and Versatile Group, which is adding Internet-based inputting to its Certiflex Dimension line.

Creative Solutions and CPA Software are the only write-up vendors offering their solutions on application service providers. These two vendors also make their respective client write-up applications available within broader-functionality software suites.

Certiflex Dimension Client Write-up
* Versatile Group

This product includes central batch, input, bank reconciliation, **check** writer, tax package interface, after-the-fact payable and payroll, a remote client entry option, and a module that transfers data from other competitive systems.

Planned enhancements: Internet-based client input capability.
Original release: 1979
Users: 12,000
Platforms: Windows 95, 98, 2000 and NT; Novell Netware.
ASP availability: No
Pricing: Single-user, $1,195; multi-users, $1,895; avg. price per module, $795.
Maint./support: Annual fees -- $129 includes tech support.
Customer contact: Mark Eggert (800) 23-8435; e-mall: me@certiflex-dimension.com.

Client Ledger System
* Financial MicroSystems Inc.

This provides complete portfolio of financial statements, with departmental and division reporting and bank reconciliation. Integrated after-the-fact payroll provides employee and vendor records. The package prepares laser-printed W-2, W-3, 1099, 1096, 940, 941 and 943 forms and state unemployment continuation sheets.

Planned enhancements: Financial statement **report generator**; cost allocation capability; and the ability to laser print copy A of W-2 and W-3 forms.
Original Release: 1981
Users: 3,200
Platforms: DOS; Windows XP, 98, 200 and NT; Novell Netware.
ASP availability: No
Pricing: Single user, $1295; multi-user, 1,895; starter kit, $495.
Maint./support: Annual fees, single $279; network, $379.
Tech support: $85 to $300.
Training: N/A
Customer contact: Tech support, (770) 446-5709; techsupport@clientledgersystem.com.

WriteUp*32
* UniLink Inc.

This 32-bit Windows program features open periods, integrated after-the-fact payroll and time/billing functionality, plus tax interfacing capabilities. It includes a QuickBooks import utility and can be integrated with general business accounting modules from UniLink. The vendor also offers a DOS **version**, WriteUp* Plus.

Planned enhancements: Additional state quarterlies as well as import/ export/conversion capabilities.
Original release: 1985
Users: 2,950
Platforms: DOS, Windows 3.1, 95, 98, ME, XP and NT.

ASP availability: No

Pricing: Single user, $795--$1,795; multi-user $1,195--$2,295; starter package, $795; avg. price per module, $375; suite of core modules $1,895.

Maint./support: Annual fees: $300-$950; telephone support and updates included; first six months free.

Training: Telephone, on-site, regional training at various prices. QuickStart guides included with purchase.

Customer contact: UniLink sales, (800) 456-8321; e-mail, info@unilinkinc.com.

Visual Client Write-Up

* CPA Software

Here you'll find general ledger functions combined with after-the-fact payroll and client write-up system designed for accountants and their clients. The package also interfaces with CPA Software's Visual line of other applications, and with other vendors' products, including several tax prep packages and QuickBooks and Quicken.

Planned enhancements: Remote data entry options.

Original release: 1999

Users: 1,700

Platforms: Windows XP, 95, 98, 2000, NT; Novell Netware.

ASP availability: Yes

Pricing: Multi-user $995.

Maint./support: After 1st year, $350.

Training: In-house training on four Visual modules, $595; phone training, $295.

User group: Annual users conference information at (800) 272-7123; cpasoftware@cpasoftware.com.

Customer contact: Kemp Wilson, (800) 272-7123; wilson@cpasoftware.com

Write-Up Solution

* Creative Solutions Inc.

This multi-platform program automates all client write-up-related processes, from entering **data** to **generating financial** statements and preparing year-end **reports**. It fully integrates with Creative Solutions' accounting and tax preparation software applications.

Planned enhancements: N/A

Original release: 1999 for Windows **version**.

Users: 11,000+ firms

Platforms: Windows 95, 98, 2000 and NT; Novell Netware, 2000 Terminal Server; Citrix MetaFrame and XP.

ASP availability: Yes

Pricing: Single-user, $1,800 and up; multi-user, $1,000 for four users ($400 for additional four-user bundles).

Maint./support: Annual fees; 7.5 percent to 20 percent of retail, depending on license type.

Tech support: $90 per hour, classroom, tele-training, on-site and interactive computer-based training. Vendor also offers a Getting Started guide and annual users conference.

Customer contact: Sales, (800) 968-8900; sales@creativesolutions.-com.

CPE

With this year's introduction of a certified professional education Web site by the National Asssociation of State Boards of Accountancy, more accountants are expected to use the Internet to take CPE classes and to learn what courses are out there. The Web site lists all the CPE providers certified by NASBA.

The popularity of online courses has increased over the last year and all three CPE vendors in this year's Top 100 Products report are looking to add more functionality to their online offerings. While these companies still provide CPE courses via CD-ROM, two are aggressively

looking to make their online courses more user friendly.

PASSonline is enhancing its Web site by providing advanced search feature, extensive tutorials and online course search capabilities. On the other side, Bisk Education Inc., developer of CPEasy Power Suite, is looking to better integrate the Internet with its CD-ROM offerings.

MicroMash has jumped up its online offerings with more than 100 CPE available courses. The company plans on adding another 12 courses over the next year for accounting, tax, audit and finance professionals.

PASSOnline
* Positive Systems Inc.

This program of CPE for CPAs and other financial professionals, specializes in accounting, ethics and taxation education. It is recognized by the National Association of State Boards of Accountancy and the Certified Financial Planning Board of Standards. PASS offers CPE software and online education courses. Courses are available on diskette or CD-ROM, via download or online over the Internet.

Planned enhancements: Advanced search feature, extensive tutorials, Online course search and other features on the Web site.

Original release: 1991

Users: 28,000

Platforms: N/A

Pricing: Pricing is determined by CPE credit hour starting at $29.95. As the number of hours increases, the price per hour decreases.

ASP availability: N/A

Maint./support: N/A

Training: N/A

Customer contact: Lynda Denlinger, vice president (800) 563-4621; lynda@passonline.com.

CPEasy Power Suite
* Bisk Education Inc.

Five separate packages, each available with multi-media sound and graphics, accesses users to 477 CPE credit hours spanning 26 accounting related programs. Features include keyword search, automatic CPE "quizzer" grading and a "CPE Auditor," which records completed programs, grades and credits.

Planned enhancements: More Internet integration with additional CD packages.

Original release: 1993

Users: N/A

Platforms: Windows 98, 2000 and NT; Novell Netware; World Wide Web.

ASP availability: N/A

Pricing: Single user, $395 to $795; multi-user, $695 for suite package and $3 per credit hour.

Maint./support: Free with product purchase.

Customer contact: Ed Datz, (800) 874-7877; bisk@bisk.com.

MicroMash Continuing Professional Education
* MicroMash

This offers more than 100 software. based CPE courses relevant to the accounting, tax, audit and finance professions, plus new industry and specialized knowledge courses. You'll find courseware and content designed corporate training and individual CPE credit. All courses are NASBA and QAS approved. CPE certificates print immediately. Courses are available in online, down-loadable or in disk-based format.

Planned enhancements: Twelve new courses relevant to accounting, tax, audit and finance professionals.

ASP availability: N/A

Platforms: Windows 3.1, 95, 98, 2000 and NT; World Wide Web.

Pricing: $15 per hour of CPE; corporate pricing and customized course development is available.

Maint./support: Annual fees, no charge.

Customer contact: MicroMash customer service, (800) 272-7277; info@micromash.com.

ERP

All Top 100 enterprise resource planning vendors were affected by acquisition activity in the past two years. Microsoft acquired Great Plains and re-named it, while Macola was acquired by the Dutch concern Exact Software, and Epicor sold its non-ERP line, Platinum for Windows, to the former Sage Software.

After merging in 2000, Denmark-based ERP vendors Navision and DamGaard, resolved their corporate identity issue, in 2001, by renaming their company Navision. The company added functionality to the former Navision Financials product and renamed it Attain. Axapta, which had been DamGaard's flagship line, was also enhanced but has maintained its old name.

Selling Platinum for Windows has enabled Epicor to devote more resources to its enterprise solution, e by Epicor. That product was also enhanced in the past year.

Microsoft/Great Plains' eEnterprise and Exact Macola's Progression Series are looking to integrate XML capabilities in future releases. Exact/Macola is the only Top 100 ERP vendor that is not part of the committee developing XBRL, the XML-based format for transmitting business report information over the Internet.

Navision Attain
* Navision
Attain is a new name for a technology system that enhances the functionality of the vendor's former Navision Financials suite and integrates it with additional applications. The integrated functionality in this system include financial management, manufacturing and distribution, customer relationship management, sales, marketing and service.

Planned enhancements: N/A
Original release: 1995
Users: 50,000+
Platforms: Windows 2000, NT and XP; IBM AIX **version** 4.3 on IBM RISC System/6000.
ASP availability: Yes
Pricing: 5 users, $19,000; 10 users, $32,000; 25 users, $53,000 and 100 users, $160,000.
Maint./support: Maintenance, support and training are provided by Navision Solution Centers. Pricing averages between 12 percent and 15 percent of license value.
Customer contact: Sold exclusively through the solution centers. Sales department, (800) 552-8478; sales@navision-us.com.

Navision Axapta
* Navision
This software helps users manage finance, trade, logistics, production, projects, human resources, knowledge management, CRM and e-business within one application.

Planned enhancements: Navision Axapta Market Pack includes Product Builder, Fixed Assets, CRM and Floor Shop enhancements.
Original release: 1997
Users: 40,000+
Platforms: Windows 95, 98, 2000, NT and XP.
ASP availability: No
Pricing: All sales are through Navision Solution Centers.
Avg. price per module: For core modules, $80,000.
Maint./support: Maintenance, support and training are provided by Navision Solution Centers. Pricing varies by NSC but averages between 12 and 15 percent of license value.
Training: N/A
Customer contact: Sales department, (800) 552-8478; E-mail: sales@navision-us.com.

Best Enterprise Suite
* Best Software Inc.
This suite of modules includes accounting, project accounting,

distribution, manufacturing, human resource and customer relationship managment. Web-based modules are also available for customer service management, sales force automation and executive information.

Planned enhancements: International support in the accounting modules, enhanced distribution and manufacturing applications.

Original release: 1996

Users: 4,500+

Platforms: Windows 2000 and XP.

Pricing: Single user $20,000; Multi-user $30,000; Starter package $17,000; avg. price per module: $5,000.

ASP availability: Yes

Maint./support: Annual fees, 15 percent of product list price; tech support is available from reseller or from Best.

Training: Available from reseller or from Best.

Customer contact: Best Enterprise Suite sales, (888) 422-8489.

eEnterprise

* Microsoft/Great Plains

You'll find functionality for financial, business intelligence, e-commerce, distribution, supply chain management, manufacturing, customer relationship management, field service, project accounting and human resources and payroll. Personalized account management and self-support services are also available.

Planned enhancements: To allow users to more easily connect with the Internet and more efficiently manage multi-site distribution environments. Improved support of multi-national requirements and more flexible security set-up options.

Original release: 1994

Users: 5,000 customers

Platforms: Windows 95, 98, 2000, NT and XP.

ASP availability: Yes

Pricing: Multi-user, average selling price is $81,137 for a 10-user system; starter package and $49,967 for a 3-user system. Avg. price per module, $10,000.

Maint./support: Annual fees, 15 percent of license price; Foundation Services-bundled maintenance, training and unlimited support with a 2-hour response time, 21 percent of license price.

Training: Contact vendor.

Customer contact: Sales, (800) 456-0025; info@greatplains.com.

Macola Progression, Series V7.5

* Exact Macola

Here is an e-business solution for small to midsized growth-oriented businesses that integrates back office enterprise management with customer relationship management and electronic commerce capabilities. Planned enhancements: SQL Server 2000, XML technology, integrated security and document awareness.

Original release: 1983

Users: 18,000

Platforms: Windows 95, 98, 2000, NT and XP; Novell Netware.

Pricing: Avg. price per module -- $1,350.

ASP availability: Yes

Maint./support: 25 percent to 30 percent of retail cost.

Training: $795 to $2,095.

Customer contact: Macola Response Group, (800) 4680835, ext 500; response@macola.com.

e by Epicor

* Epicor Software Corp.

You'll get integrated financial, budgeting, distribution, manufacturing, sales and marketing and customer service solutions integrated in a common suite. Enterprise-wide functionality is tailored for middle-market companies.

Planned enhancements: N/A

Original release: 1992

Users: 3,000+
Platforms: Windows NT.
ASP availability: Yes
Pricing: Three users, $25,000; starter pack, $25,000.
Maint./support: Annual fees 18 percent of purchase price.
Training: $500 to $2,000 per class
Customer contact: Brenda Elliott, (949) 585-4257; blelliott@epicor.com.

FORMS

Its rapid delivery, access to government agencies and almost universal accessibility make the Internet a natural delivery mechanism for tax forms. So it's not very surprising that all of the developers of the forms products and services in the Top 100 have major Internet development strategies either underway or in the planning stages.

RIA and STF Services both classify their programs as application service providers, although STF notes that its SuperForm program merely uses the Internet to deliver its forms and other offerings and does not actually host its customers' applications, as most ASPs do.

Greatland's Laser Librarian forms program, with its latest release, can be updated over the Internet. The vendor noted that Laser Librarian is not ASP-based for full functionality, though that feature may be added during the next tax season.

RIA plans to soon provide daily content updates to its forms ASP, e-Form RS. The program, originally released back in 1999, now has its content updated at least twice weekly.

Laser Librarian II
* Greatland Corp.
This has more than 7,000 federal and state tax forms and instructions available for data entry and printing. Updates can be obtained from the Internet automatically between releases. The first release is in mid-December. Pop-up notes advise users of filing deadlines and compliance regulations.
Planned enhancements: NA.
Original release: 1998
Users: N/A
Platforms: Windows 3.1, 95, 98, 2000 and NT; Novell Netware.
ASP availability: No
Pricing: Single user, federal and all states, $495; federal and 10 states, $295; federal and 5 states, $275; only federal forms, $195; only all state forms, $395. Multi-user, up to three, $120; up to five, $200; up to 10, $350; up to 25, $550.
Maint./support: Annual fees, must purchase new library each year; free tech support.
Training: Online tutorial and help files.
Customer contact: Sales and support (800) 968-1099; taxsales@greatland.com.

SuperForm
* STF Services Corp.
This software continually updates 8,000 government-approved forms for tax and taxable entities and includes IRS publications, practice aids and complete prior-years back to 1994. Forms calculate and link directly to official instructions and over 1,500 calculating worksheets. Client data flows to forms and schedules without re-keying and operates on CD-ROM and Internet. Due Dates, Guides and Filing information pop up for quick reference.
Planned enhancements: Enhanced mobile-user capability.
Original release: 1993
Users: 10,000+
Platforms: Windows 95, 98, ME, NT, 2000 and XP; all networks.
ASP availability: Yes; forms are delivered via the Internet from STF's servers, but the application runs locally and stores the users' data locally.

Pricing: Single user, $195 to $595; multi-user, $150 to $750.
Maint./support: Support and training are free.
Customer contact: (800) 541-7197; sales@st/services.com.
e-Form R/S
* RIA
Internet-based service provides instant access to nearly every federal, state and local tax form they need in one unified system. Online users can access the program anytime, anywhere, and e-Form R/S is updated at least twice weekly. The vendor also has an e-Form program available on CD-ROM.
Planned enhancements: The ability to edit or customize existing forms, such as election statements, worksheets and letters, will be available for an additional charge.
Original release: RS, 1999; CD product, 1991.
Users: 75,000+
Platforms: Windows 95, 98, NT, 2000; Novell Netware.
ASP availability: Yes
Pricing: R/S starts at $690; CD single-user; $625 and up; multi-user $660 and up.
Maint./support: No annual fees; tech support toll free.
Training: Web-based tutorial, product assistance Web site and RIA Study Halls are free. Virtual Classroom Training starts at $99 for 2 hours of CPE.
Customer contact: (800) 950-1216; www.riahome.com; Customer_Services@riag.com.
INTERNET
NetLedger and Intacct, two rare dot-com start-ups of 1999-2000 to survive the crash in that sector, have re-defined themselves from a year ago.
NetLedger, launched as a low-end accounting software ASP, has since partnered with Oracle Corp. to deliver Oracle Small Business Suite, a combination of accounting and other applications for small businesses. Intacct, a mid-range accounting ASP, last year expanded its market potential through alliances and product integration with other software vendors, including CCH and its ProSystem fx tax compliance software.
Microsoft's bCentral does not qualify as an accounting industry program, but CPAs should be aware of it. The portal of services and content expressly for small businesses has 1.6 million registered uses and Microsoft is working hard to make it better known to its target market. Its delivery channels include the CPA2Biz portal conceived by the American Institute of CPAs.
CPA2Biz does not qualify for the Top 100 because it lacks market penetration and has not yet gained evident wide acceptance from the CPA community. However, it is one to watch.
Intacct
* Intacct Corp.
This double entry accounting system with integrated payroll features HR, audit and inventory modules in addition to its core GL, A/R and A/P. Designed for small and midsized businesses. Includes tools designed especially for accounting professionals to use in delivering their services.
Planned enhancements: Audit trail system scheduled for availability in early December.
Original release: 2000
Users: Several thousand
Platforms: Windows 95, 98, 2000 and NT; Macintosh OS up through OS X and above.
ASP availability: Yes.
Pricing: Multi-user, $50-$300 per month on subscription basis.
Maint./support: Set-up fees, $250 per user; $1,000 for co-branding set-up.
Training: No charge.

Customer contact: Intacct Customer Support, (877) 704-3700; support@intacct.com.

Oracle Small Business Suite

* NetLedger Inc.

Internet-based solution for small businesses features accounting, payroll, bill payment, customer relationship management and sales force automation applications, all developed by NetLedger, which is co-marketing with Oracle Corp. Also features Web site and Web store creation tools, and a human resources component that enables employees to enter and track expense reports, file time reports and purchase requests all online.

Planned enhancements: Fortify all existing capability.

Original Release: 1999

Users: 5,000 paying companies

Platforms: Windows 95, 98, 2000 and NT; Unix; Linux; Macintosh.

ASP availability: Yes

Pricing: suite of core modules $99/month.

Maint./support: Tech support and training free.

Customer contact: Michele Gariepy, (650) 627-1000; mgariepy@oraclesmallbusiness.com.

QuickBooks for the Web

* Intuit Inc.

This application service provider system features a QuickBooks accounting software specifically for use on the Web and for small businesses that have remote access needs. Client data is stored on and accessible from servers operated by Intuit.

Planned enhancements: **Version** 4 is scheduled for delivery by mid-December and will include the ability to import data from QuickBooks desktop software and to export lists and reports to Microsoft Excel. It will also feature multiple location tracking and more flexible user permission levels.

Original release: 2000

Users: N/A

Platforms: Windows 95, 98, 2000, XP and NT; Unix; Linux; AS/400; Novell Netware.

ASP availability: Yes

Pricing: $14.95 per month per company (for up to 5 users).

Maint./Support: Unlimited tech support included in the regular monthly fee.

Customer contact: Intuit, (800) 446-8848; www.intuit.com.

Virtual Accountant

* Virtual Growth Inc.

This outsourced bookkeeping and accounting service combines an Internet-based accounting software package with teams of bookkeepers and accountants that provide day-to-day bookkeeping services. Its Web-based financial software is based on Lawson's Lawson. Insight financial suite.

Planned enhancements: Integration with additional back-office functions, including human resources, payroll and purchasing; user-defined graphical "flash" reports and an "executive dashboard."

Original release: 2000

Users: 400

Platform: Windows NT.

ASP availability: Yes, but not as a stand-alone ASP.

Pricing: One-time setup fee, $7,500 and up; monthly processing fee, $2,500 and up.

Maint./support: No recurring charges once set up.

Training: Included in set up.

Customer contact: Michael Cassano (212) 691-9200, mcassano@vgrowth.com.

NONPROFIT

Micro Information Products made the most news among the Top 100's nonprofit industry product vendors. In addition to launching a new product line targeting smaller nonprofits, who use Peachtree or Intuit accounting

software, MIP also was acquired during 2001.

Sage plc of England acquired MIP and made it part of the its newly named Best Software US operations. MIP remains in Austin, Texas, and keep its name as part of Best's nonprofit and government division.

The deal could set the stage for MIP's products to more tightly integrate with Best's human resource software products, FAS and Abra. In other nonprofit development news, American Fundware plans to release its new intelligent data management tool to help customers with the reporting process.

Internet technology has yet to catch on in nonprofit software, as only one Top 100 product within this group is application-service-provider-enabled. On the other end of the platform scale, it seems as if DOS is now extinct in this area as none of the Top 100's nonprofit products support that platform.

Fund Accounting Software Series
* Executive **Data** Systems Inc.

This 32-bit Windows **financial reporting** system includes 10 accounting modules and integrated fund-raising software for donor records. **Report** writer encompasses year-to-end date and annual budgets. New **versions** of A/R, invoicing, purchase order encumbrance and inventory management functions were released in 2001.

Planned enhancements: N/A
Original release: 1983
Users: 2,000+
Platforms: Windows 95, 98, 2000, XP and NT; Novell Netware.
Pricing: Single user $1,500 for GL with budgeting and multi-fiscal year reporting; multi-user, $2,300 for GL with budgeting and multi-fiscal year reporting.
Avg. price per module: $1,000 (single-user); $1,500 (multi-user).
ASP availability: No
Maint./support: Annual fees, none; tech support, $150 to $250 per module; free updates.
Training: Three days for $595.
Other: 30 days free support and one TM hour of free telephone training with each module.
Customer contact: G. William Spann, vice president, (800) 272-3374; gws@execdata.com.

Advantage NonProfit Series
* Micro Information Products

Centered around Microsoft SQL Server 2000, this system is designed for midsized to large organizations with 10 or more concurrent users and $10 million or more in annual budgets. Integrated package includes GL, AP, AR, payroll, budget, bank reconciliation, fixed assets and other modules.

Planned enhancements: Electronic requisitions and account-level security.
Original release: 2000
Users: 76 clients
Platforms: Windows 2000 and XP.
Pricing: Minimum of five users, $29,620; $5,790 for basic GL program with extra cost for additional modules, additional users.
ASP availability: No
Maint./support: Annual fee based on a percentage of total sale price; starts at $2,962; support, $4,443.
Training: $200 per person/class teletraining; on-site training available from service provider
Customer contact: John Baxendale, marketing leads manager, (800) 6473863; info@mip.com

Blackbaud Accounting for Nonprofits
* Blackbaud Inc.

Functionality in this software includes payroll, point-of-sale, fixed assets, miscellaneous cash receipts and student billing with core GL, AR and AP modules. The GL is FASB 116 and 117 compliant and integrates with

the vendor's Raiser's Edge fundraising management software.

Planned enhancements: N/A
Original release: 1996
Users: 6,000
Platforms: Windows 95, 98 and NT.
Pricing: Single user, $2,000; multi-user 2 to 4, $3,000; 5 to 7,
$4,500.
ASP availability: No
Maint./support: 20 percent of the software's list price, includes
phone support, Web and e-mail, plus bulletins, searchable knowledge base,
FAQs, e-mail list serve and upgrades.
Training: GL classroom and computer-based training start at $1,125.
Customer contact: Sales, (800) 4439-441; solutions@blackbaud.com.
MIP NonProfit Series Pro
* Micro Information Products
This software includes GL, AP, AR, payroll, budget, bank
reconciliation, allocations, purchase orders, encumbrances and direct
deposit. Tracks, manages and reports on funds from multiple sources across
budget periods. It also features many pre-formatted, audit-ready, FASB and
GASB-compliant reports and chart of accounts that are database-structured
with unlimited field lengths.
Planned enhancements: N/A
Original release: 1996
Users: 5000+
Platforms: Windows 2000 or XP.
ASP availability: No
Pricing: Single user $2,495 for basic GL program with extra cost for
additional modules; multi-user available in 3, 5 and 10 user bundles at a
$1,000
Avg. price per module: core suite of GL, AP and Budget, $5,985
Maint./support: Annual fees, 10 percent of price of license software
per year; tech support, 5 percent of license price of license software per
year for unlimited support,.
Training: Tele-training by module, $200 per class regional training
by service providers.
Customer contact: John Baxendale, marketing leads manager, (800)
647-3863; info@mip.com.
FundWare
* American Fundware Inc.
This is available in FundWare 7, for organizations of 5 users or
less and FundWare Enterprise for larger entities. Both are available with a
suite of modules, which include GL/project grant, A/P, purchasing, payroll,
budget preparation, allocation management, fixed assets and bank
reconciliation.
Planned enhancements: Data management tool to improve reporting
process and improved data query tool for A/R. Original release: 1976 Users:
15,000 Platforms: Windows 95, 98, 2000, XP and NT; Unix. Pricing: Single
user, $595 (up to 10 users). ASP availability: No
Maint./support: Annual fees, 12 percent of software's retail price; tech
support, 10 percent of the retail price; training is $225 per half day per
individual, $375 per full day per individual. Customer contact: Karen Brawl
and Becky Mays, account managers, (800) 5514458; sales@fundware.com.
PAYROLL
In what may be a harbinger for the rest of the industry, the two
largest payroll services and software vendors -- Best Software and
Automatic Data Processing -- each offer their programs in application
service provider set-ups. And Advanced Micro Systems reports that it is
considering developing a Web application for its payroll program, 1099-ETC.
However, market acceptance of ASPs may not be there yet. ADP's
traditional payroll service bureau offering, Easy Pay, has some 215,000
users, while the ASP **version** of that service has just 7,000.
Integration with accounting applications is another apparently

emerging trend in this product line. Pro Tym's Thunder payroll already can integrate with the vendor's Lightning general ledger program, while ADP plans to add an automatic general ledger interface to its EasyPay Net ASP. Best plans to enhance Abra Enterprise by creating interfaces between it and accounting applications from Best's sister company, the former Sage Software, which was recently re-named Best Software Middle Market Division.

Pro Tym Systems and Greatland Corp. plan to release 32-bit Windows **versions** of their payroll offerings.

Abra Enterprise Payroll 3.0

* Best Software Inc.

This is part of a fully integrated, Webnative human resources management system, whose features include providing users' employees with real-time, online access to company and employees-level HR data. An Internet-based application service provider **version**, Abra Online Payroll offers subscription-based pricing on a per-employee/per-month basis. Clients maintain their payrolls internally and have the ability to access their data hosted by Best.

Planned enhancements: Expanded Internet-delivered services, such as tax filing, direct deposit and work force development; integration with accounting and time/billing applications from the companies formerly known as Sage and XML-based work flow integration with other business management systems. Original release: 2001

Users: N/A

Platforms: Windows 95, 98 2000, NT.

ASP availability: Yes

Pricing: Multi-user, Abra Enterprise, $9,000 for 300-employee license; Abra Online, approximately $ 4 per employee/per month.

Maint./support: Contact vendor.

Training: Contact vendor.

Customer contact: Ken Madley, sales director, (800) 424-9392; ken_madley@bestsoftware.com.

EasyPayNet

* Automatic Data Processing Inc.

This is the online payroll offering from ADP, whose flagship program, EasyPay, is the payroll service bureau market leader with 215,000 users. EasyPayNet is an application service provider, hosted by ADP, that maintains data, which users access over the Internet to process their payrolls. It allows full remote management of payroll programs, including the ability to create custom reports using current payroll data.

Planned enhancements: Pay-by-pay Workers' Compensation and automatic general ledger interface.

Original release: 1999

Users: 7,000

Platforms: Windows 95, 98, 2000, ME, XP and NT.

ASP availability: Yes

Pricing: Call vendor.

Maint./support: Included with purchase.

Training: Included with purchase.

Customer contact: Lisa Deitch, marketing specialist, (973) 974-5271: lisa_deitch@adp.com.

Pro-Pay

* Paysoft Inc.

This payroll service bureau software features direct deposit for users' employees, tax impounding, client electronic billing and processing of EFTPS payments.

Planned enhancements: N/A.

Original release: 1997

Users: 1,000

Platforms: Windows 95, 98 and NT; Novell Netware.

ASP availability: No

Pricing: Single user, $475 to $1,675 based on number of clients

processing; Multi-user, add $425 to single user pricing;. starter package, $475.

Maint./support: Annual fees, $325 to $875; tech support, 5 free incidents per year, thereafter $25 per incident.

Training: User manual included.

Customer contact: Paysoft, (800) 9924353; www.paysoft.com.

Thunder Payroll

* Pro Tym System Inc.

This includes state reports for 50 states, tax tables for all 50 plus D.C. and Puerto Rico. MICR encoding, full federal reports for 941, 941B, 942, 943, 940 Long and EZ, W2 and 1099 series. It also includes EFTPS solutions, payroll input over the Internet and QuickBooks payroll import and integrates with vendor's Lightning GL application.

Planned enhancements: 32-bit program for Windows, enhanced direct deposit capability.

Original release: 1986

Users: 1,250

Platform: DOS; Windows 3.1, 95, 98, 2000 and NT; Novell Netware; others.

ASP availability: N/A.

Pricing: Single-user from $795; multiuser, add 20 percent

Maint./Support: Annual fees, $340 and up for annual updated that includes tech support

Training: Initial training is free; after first year, $1.50 per minute.

Customer contact: Mirto Capeder, president, (800) 451-4750; mirto@protym.com.

1099-ETC

* Advanced Micro Solutions

The base product provides for filing of W-2 and 1099 forms. An A-T-F option prepares payrolls on an after- or before-the-fact basis. A forms option includes the same forms as A-T-F with additional federal and state payroll forms.

Planned enhancements: Web application under consideration.

Original release: 1986

Users: 11,500

Platforms: Windows 95, 98, 2000, NT, and XP; Novell Netware.

ASP availability: No

Pricing: Single user $65 to $340; starter pack, $65; optional functions, $35 to $95.

Maint./support: Annual purchase price, $65 to $340

Training: Via online tutorial included with software.

Customer contact: Kyle McCorkle, product support director; (405) 3400697; kyle@1099-etc.com.

WinFiler Plus After-the-Fact Payroll

* Greatland Corp.

This produces federal and state wage and income reporting forms in compliance with Social Security Administration regulations and includes federal annual and quarterly forms and quarterly unemployment wage reporting forms for 43 states. It is available with or without after-the-fact functionality and supports an unlimited number of employer identification numbers. Data import, customizable reports, magnetic media and laser printing are all available.

Planned enhancements: Additional state-specific quarterly forms and 32-bit capabilities.

Original release: 1987

Users: 10,000+

Platforms: Windows 3.1, 95, 98, 2000 and NT; Novell Netware; Lantastic network.

ASP availability: No

Pricing: Single user, $229 for WinFiler Plus; $129 without After-the-Fact.

Maint./support: Early order renewal discounts available; tech-support, no charge.

Training: Tutorial guide and online help included in software.

Customer contact: (800) 968-1099; taxsales@greatland.com.

PFP

As accounting professionals further establish themselves as key providers of personal financial planning services, vendors of PFP products and services are making themselves better known to this market.

This includes companies that only develop financial planning tools and the developer of other accounting industry applications, which are adding PFP systems to their offerings. Case in point: In late 2000, tax services publisher CCH rolled out Enteract, an asset allocation financial modeling software that now has some 1,500 users.

Practitioners Publishing Co. has been very active in PFP. In addition to its two Top 100 PFP products, it is marketing numerous other PFP-related software tools and training materials, including a Personal Financial Center Web site designed expressly for PFP service providers.

While PPC is offering assistance over the Internet, the only Top 100 PFP product available online in an application service provider format is M Plan by CheckFree Investment Services. Performance Technologies plans to make its Centerpiece portfolio management system available as an ASP in the third quarter of 2002.

BNA Income Tax Planner

* BNA Software

This calculates individual federal income taxes back to 1987; an optional Fifty State Planner calculates taxes for 50 states, D.C. and New York City. It displays results for up to 10 years/cases, provides seven modes of analyses, and handles input from K-1s and 1099s with an audit trail. It also features estimated pay vouchers, quarterly annualization for estimated tax purposes and client letters linked to amounts in the client file.

Planned enhancements: Expanded output features.

Original release: 1985

Users: N/A

Platforms: Windows 95, 98, ME, NT, and 2000.

ASP availability: No

Pricing: $495 (federal calculations only); $795 with Fifty State Planner, additional licenses are $175 each (federal only); $195 each with Fifty State Planner.

Maint./support: Renewal fees, $395 (federal calculations only); $595 with Fifty State Planner; additional licenses $175 each (federal only); $195 each with Fifty State Planner. Tech support included in price.

Training: (800) 4242983

Customer contact: BNA Customer Relations, (800) 372-1033; e-mail, software@bna.com; www.bna.software.com.

Centerpiece

* Performance Technologies Inc.

This windows-based portfolio management system, owned by Charles Schwab, combines accounting, client reporting and performance tracking in a networked application. Centerpiece brokerage and mutual fund company interfaces to automate data entry. Designed to facilitate compliance with AIMR Performance Presentation Standards.

Planned enhancements: ASP **version** slated for third quarter, 2002.

Original release: 1987

Users: 3,300 firms; 5,900 users.

Platforms: Windows 2000 and XP.

ASP availability: No

Pricing: Single user, $3,495; per additional user, $995.

Maint./support: Annual fees, $750; tech support included.

Training: Hands on, $450 per day; Web-based, $100 per class.

Customer contact: Sales, (800) 528, 9595: sales@centerpiece.com.

CCH Enteract
* CCH Inc.
This CD-Rom product provides coverage of financial issues relevant
to serving financial planning clients. A "scenario manager" enables
user-planners to adjsut to client data in real time. It can adjust more
than 80 financial variables to develop what if scenarios and calculate and
display result in real time. Topics covered include retirement
and estate planning, college funding, asset allocation, insurance and
long-term care needs.
Planned enhancements: Client data exchange; Monte Carlo simulation,
flow charting capability and enhanced allocation functions.
Original release: 1985; CCH took over product in 2000.
Users: 1,500
Platforms: Windows 95, 98, 2000, XP and NT.
ASP availability: No
Pricing: Single-user $1,045; multi-user discounts available.
Maint./support: Annual renewal license, $730.
Tech support: Toll-free (800) 835-0105, included in subscription.
Training: Training available individually in classroom or via
tele-training.
Customer contact: CCH Customer Service, (800) 4498114;
cust_serv@cch.com.
Estate and Gift Tax Calculator
* Practitioners Publishing Co.
This software calculates federal gift and estate taxes, state death
tax credits, and total taxes due; determines marital or charitable
deductions when death taxes or other expenses are allocable to marital or
charitable bequests. It also determines charitable deductions for transfers
to charitable trusts, pooled income funds, and performs calculations for
GRITs, GRATs and GRUTs.
Planned enhancements: Scheduled to be Web-enabled in 2001.
Original release: 1997
Users: N/A
Platforms: Windows 95, 98 and NT.
ASP availability: No
Pricing: Single user, $119; multi-user, call for information.
Maint/support: Free; tech support available by phone.
Training: Free, available by phone.
Customer contact: (800) 323-8724 option 6; www.ppcnet.com.
FPLAN Professional Financial Advisor
* First Financial Software Inc.
This modular financial planning program analyzes and reports on net
worth, cash flow, education funding, retirement planning, life, disability
and long-term care insurance and estate analyses. It also illustrates
investment concepts, such as tax-deferred growth, asset
reposition/reallocation, required distributions and Roth IRA conversions.
New module analyzes when to begin receiving Social Security benefits.
Planned enhancements: All modules to contain a Current vs. Proposed
Mode to **compare** and report a client's current financial status
to the planner's suggested actions.
Original release: 1996
Users: N/A
Platforms: Windows 95, 98, NT and XP.
ASP availability: No
Pricing: $395
Maint./support: Annual fees, $10 monthly charge; tech support, phone
support included in sale price.
Customer contact: Jack Karaguesian, (800) 7198761; sales@fplan.com.
M-Plan
* CheckFree Investment Services
This integrated financial planning system, originally developed by
Mobius Corp., integrates historical returns and standard deviations for

various asset allocations with modeling to provide analyze clients' planning needs. Wizards enable users to produce and analyze alternative scenarios.

Planned enhancements: Education funding, probability analysis, expanded insurance analysis, expanded income tax and cash flow analysis, stock options, succession planning.

Original release: 1999

Users: N/A

Platforms: Windows 95, 98, 200, XP and NT.

ASP availability: Yes

Pricing: $1,395 for first year; $700 annual maintenaninitial fee, $695 per license and $70 monthly maintenance charge.

Maint./support: Available, fees stated above; tech support, free.

Training: Online training and classroom training is available.

Customer contact: Bobby Choplin, account executive, (919) 549-0444; bchoplin@checkfree.com.

PFP Notebook
* Brentmark Software Inc.

This software uses a step-by-step notebook approach, which allows financial planners to customize reports for individual clients and produce reports with flowcharts and color 3-D graphs. It also has an on-disk interview for users' computer savvy clients. The economic Growth and Tax Relief Act of 2001 is completely incorporated into program, which has three options for handling possible estate tax calculations after 2009 with regard to elimination of the estate and the scheduled sunset of the law.

Planned enhancements: A major upgrade is slated for early 2002 that will improve speed and ease of use. Other changes will include the ability to create one's own categories in the Net Worth and Budget models, plus new features in retirement planning and education funding.

Original release: 1993

Users: N/A

Platform: Windows

ASP availability: No

Pricing: $695

Maint./support: Annual fees, first six months free; $199, thereafter.

Customer contact: (800) 879-6665; email, sales@brentmark.com.

Portfolio Pathfinder
* Practitioners Publishing Co.

This asset allocation program helps identify optimal portfolios containing any combination of up of 22 asset classes. It accounts for additions and withdrawals throughout the investment period and uses 10,000 simulations per portfolio point and also features Monte Carlo simulations. It is based on the modern portfolio theory.

Planned enhancements: N/A

Original release: 1999

Users: 1,203

Platforms: Windows 98/ME and NT.

Pricing: Single-user, $625; multi-user, $290 for each additional user.

Maint./support: N/A

Training: Call vendor.

Customer contact: (800) 323-8724 option 6; www.ppcnet.com.

Principia Pro
* Morningstar Inc.

This software includes a multi-asset portfolio developer that enables users to build real-world portfolios combining different investment types. It also features a portfolio monitoring alert system, custom benchmarks, full color reports and graphs, and comprehensive data. Separately licensed modules for open-end mutual funds, stocks, variable annuities/life and closed-end funds operate independently or can be integrated. Data up-dates that are available online.

Planned enhancements: N/A
Original release: 1994
Users: N/A
Platforms: Windows 95, 98, Me, 2000, and NT; Novell Netware.
ASP availability: No
Pricing: Multi-user, $325 (base)/545 (plus) per user per year for quarterly updates; $410 (base)/745 (plus) per user per year for monthly updates.
Maint./support: Tech support included in subscription fee.
Training: $35 for training video, $95$225 for classroom training.
Customer contact: (800) 735-0700.

PLANNING & ANALYSIS

The ever-increasing volume of business data that is being made available by the Internet means that planning and analysis tools, which make sense out of that information, are becoming more important to accounting professionals.

The entire universe of planning and analysis tools is too large to list. Accounting Today's Top 100 Products report highlights the P&A tools that have proven especially valuable to accountants providing both tax and accounting and non-traditional consulting services to companies of all sizes.

BNA Software in 2001 opened a new field in fixed assets calculations by unveiling an application service provider **version** of its Next Dimension fixed assets calculation software line. BNA calls its offerings a major advantage, particularly for companies with fixed assets spread over multiple locations, but rival software developers Best and Creative Solutions both say that they see no fixed assets market demand for ASP delivery.

Planning & Analysis also includes products that are not associated with fixed assets calculations -- MoneySoft's Buy-Out Plan, which determines the value of businesses targeted for acquisition, and an employee record-keeping and communications program, Express Options.

Business Valuation Specialist
* Practitioners Publishing Co.

This CD-ROM guides users through the process of analyzing and preparing business valuation and projected **financial** statements. It includes a **report** builder that merges text with analysis and electronically imports **data** from RMA's Annual Statement Studies and Mergerstat (users must purchase those databases separately).
Planned enhancements: N/A
Original release: 2000
Users: 956
Platforms: Windows 98/ME and NT.
Pricing: Single-user, $649; multi-user, $549 for each additional user.
Maint./support: N/A
Training: Call vendor.
Customer contact: (800) 323-8724 option 6; www.ppcnet.com.

Buy-Out Plan
* MoneySoft Inc.

This system analyzes and determines the value of businesses that are targeted for acquisition. It also sets the purchase price and determines optimum methods for structuring and financing acquisitions.
Planned enhancements: N/A
Original release: 1997
Users: 3,000+
Platforms: Windows 3.1, 95, 98 and NT.
ASP availability: No
Pricing: Single user, $595; multi-user, call vendor.
Maint./support: No annual fees; tech. support, no charge.
Customer contact: Sales, (800) 966-7797; e-mail, sales@moneysoft.com.

124

Depreciation Solution
* Creative Solutions Inc.
This software combines depreciation processing capabilities with the ability to custom-sort asset data and flexible report writing capabilities. It analyzes and determines the value of businesses that are targeted for acquisition, sets the purchase price and determines optimum methods for structuring and financing the acquisitions. It also integrates with the vendor's UltraTax, Accounting and FileCabinet Solution programs.
Planned enhancements: N/A
Original release: 1997
Users: 12,000+ firms
Platforms: Windows 95, 98, NT and XP; Novell Netware, NT and 2000 Terminal Server; Citrix MetaFrame.
ASP availability: Yes
Pricing: Single user, $1,100; multi-users, $200 for four users; $200 for additional 4-user bundles.
Maint./support: annual fees 7.5 percent to 20 percent of retail, depending on license type; tech support, $90 per hour.
Training: Hands-on classroom, teleraining and on-site; Getting Started Guide and Creative Solutions' annual Users Conference.
Customer contact: Sales, (800) 968-8900; sales@CreativeSolutions.com.
Express Options
* Transcentive Inc.
This system handles record keeping, financial reporting and employee communications for incentive and non-qualified stock options, restricted stock award plans and stock appreciation rights. It includes FAS 123 calculations, a transferable options module, re-pricing, tax allocations and age and price vesting. Crystal Reports integrated into the application for customized reporting needs and links to SEC Forms 3, 4 and 5 filing software.
Planned enhancements: Reporting enhancements, increased flexibility in transfers, additional options for FICA/FUTA withholding, processing of 83b elections.
Original release: 1996
Users: 4,300
Platforms: Windows 98, 2000, ME and NT, NT Server, Windows 2000 and 2000 Advanced servers.
ASP availability: No
Pricing: License is based on the number of participants, ranging from $14,000 to $100,000 for public companies.
Maint./support: 18 percent of the software license fee, which includes unlimited hot line support, access to client-only Web site, and new product releases.
Training: Classroom-style seminars via the Internet and on-site training available. Classes include hands-on product training, industry seminars, and equity compensation certification program for stock plan professionals.
Customer contact: Christina Miller, (203) 944-7300 ext. 361; cmiller@transcentive.com.
FAS Asset Accounting
* Best Software Inc.
This system organizes fixed assets **data**, performs depreciation calculations, and offers more than 20 predefined **reports** for **financial** and tax **reporting**.
It is available as a stand alone module or integrated in the vendor's FAS Suite. The line includes FASgov suite for government, nonprofit and educational GASB markets and is also available for SQL Server.
Planned enhancements: Ongoing tax updates to incorporate all new tax changes.
Original release: 1999
Users: 20,000; FAS Suite, 30,000+

Platforms: Windows 95, 98, NT and 2000.
ASP availability: No
Pricing: Single-user, $2,095 (includes support, updates, discounts on trade up purchases).
Maint./support: $625
Training: Available nationwide, call vendor for details.
Customer contact: FAS customer support, (800) 368-2405; vacustserv@bestsoftware.com.
    BNA Fixed Assets Next Dimension
    * BNA Software
    Here is an asset recording/reporting system for all sizes of companies. It is available in desktop, server and Internet editions. An open timeline approach lets users view assets over any period, make changes to any asset at any point and opt to change affected data or retain original values. It calculates and re-calculates results for numerous periods and automatically updates subsequent years' entries, and automatically calculates depreciation for various purposes.
    Planned enhancements: Integration with general ledger applications; expanded international accounting support; expanded depreciation methods and accounting periods and extended asset tracking capabilities.
    Original release: 1996
    Users: N/A
    Platforms: Windows 95, 98, XP and NT; Novell Netware.
    ASP availability: Yes
    Pricing: Single user, $1,445 to $2,995 (depending on product type; multiuser $175 to $995 each; Web product carries one.time set-up fee and annual subscription based on service level.
    Maint./support: (800) 424-2938.
    Training: Available.
    Customer contact: BNA Customer Relations, (800) 372-1033; software@bna.com.
    PRACTICE MANAGEMENT
    As the Internet makes more information available, practice management product developers are trying to make it easier for accountants to use that data.
    Solutions 6 Group will beef up its CABS 2000A product with a "report manager" facility for managing and accessing reports and Unilink is adding custom report capabilities to its TB* Plus and TB* 32 products. A new One to Watch practice management product -- FirmWorks -- is built on a methodology for organizing and readily accessing the knowledge that practitioners obtain in the course of work.
    Two of the Top 100 practice management products -- Creative Solutions' Practice and Time Matters Software by Data. Txt Corp. -- are available in ASPs. In fact, Data. Txt plans to enhance its online offering by building an Internet portal for its clients.
    Integration with other applications, particularly accounting, has become an important feature. The developers of Timeslips are working on integrating that well-established product with Intuit's QuickBooks and with some accounting products from Peachtree. Practice management products from CCH and Creative Solutions automatically integrate with those vendors' accounting applications.
    Creative Solutions Practice
    * Creative Solutions Inc.
    This integrated suite of six modules handles all aspects of practice management, including time and billing, project management and staff scheduling. The package can integrate with Creative Solutions' tax and accounting software and is available on an Internet-based application service provider hosted by the vendor.
    Planned enhancements: N/A
    Original release: 1998
    Users: 3,000+ firms
    Platforms: Windows 95, 98, 2000, NT and 2000 Terminal; Citrix

MetaFrame.
    ASP availability: Yes
    Pricing. Single user, $900 (includes 5 timekeepers); multi-user,
$1,500 (includes 5 timekeepers).
    Maint./support: annual fees: 7.5 percent to 20 percent of retail
price, depending on license type.
    Tech support: $90 per hour; there after, billed in 10-minute
increments.
    Training: Hands-on classroom training, tele-training, on-site
training and consulting, a Getting Started Guide, tutorial and Creative
Solutions' Users Conference.
    Customer contact: Sales, (800) 968.890?;
sales@CreativeSolutions.com.
    CABS 2000
    * Solution 6 Group
    This is designed for use in large to mid-sized professional service
firms and its functions include Clients/Engagements/Staff Management,
Timesheets/Expense Processing, Billing/Invoicing and Accounts Receivable.
It offers choice of deployment options to suit users' business models and
technologies and can accommodate multi-currencies and operate on multiple
language platforms.
    Planned enhancements: A Report Manager facility for managing and
accessing reports written with the Crystal Reports application, which will
allow for submitting report requests and monitoring the reports' progress.
    Original release: 1997
    Users: 30,000+
    Platforms: Windows 95, 98, 2000 and NT; Linux.
    ASP availability: No
    Pricing: $100 to $500 per user depending on number of users.
    Maint./support: Contact vendor for details.
    Customer contact: John Robinson, sales vice president, CABS
Americas, (918) 749-1559; john.robinson@solution6.com.
    TB*32
    * UniLink Inc.
    This 32-bit Windows package includes time-entry, reporting, bill
printing and receivable tracking functionality with system security. It
provides for multiple-firm/office reporting, time entry from remote
locations and maintains detail for all work in progress transactions. It
integrates with UniLink's remote time entry, DayManager*32; due date
monitoring, ProjectManager*32; and client write-up, Write Up Plus. The
vendor also offers a DOS **version**, TB*Plus.
    Planned enhancements: Additional custom formatting/reporting
features.
    Original release: 1985
    Users: 4,000
    Platforms: DOS; Windows 3.1, 95, Windows 98, 2000, ME, XP and NT.
    ASP availability: No
    Pricing: Single user, $595 to $1,495; multi-user, $895 to $2,295.
    Maint./support: Annual fees, single user, $200 to $950; telephone
support and updates included. First six months free.
    Training: Telephone, on-site, regional training at various prices.
QuickStart guides included with purchase.
    Customer contact: Unilink sales, (800) 456-8321;
info@unilink-inc.com.
    Time Matters Software
    * Data.Txt Corp.
    This product's application service provider format is designed for
multiple-person, multiple-office users. Its functions include managers for
calendar and tasks, matters/projects and client relations; billing/expense
control, document automation and e-mail, fax and phone management. In
addition to hosting services by the vendor, a separate Time Matters edition
allows users to host themselves.

Planned enhancements: Expanded capabilities to Web Browser application and a new Web portal **Version**.

Original release: 1989

Users: 80,000+

Platforms: Windows 95, 98, 2000, ME, XP and NT; Novell Netware, Linux; Unix.

ASP availability: Yes

Pricing: Single user Personal edition, $250; Multi-user Professional, $350 first user, $150 each additional; Enterprise, $900 first user, $400 each additional; Web Self-Host, $1,500 first user, $300 each additional.

Training: Provided by nationwide network of authorized consultants.

Customer contact: sales, (800) 328-2898; e-mail, sales@timematters.com.

Timeslips

* Best U.S. Holdings Inc.

Functionality, here, includes time and expense tracking, billing and reporting. Built-in linking technology aids product's integration with accounting software from other vendors.

Planned enhancements: A new **version**, planned for 2002, will include new work flow automation and new time entry methods. Integration with QuickBooks Pro accounting software is also planned, and longer-range plans are to integrate with Peachtree Software products.

Original release: 1985

Users: 100,000+

Platforms: Windows 95, 98 and NT.

ASP availability: Yes

Pricing: Timeslips Standard $399.95; Timeslips enterprise (client/server edition), $1,299.95.

Maint./support: A percentage of purchase price. Tech support may be purchased in volume time increments or as needed.

Training: Available nationwide.

Customer contact: Timeslips sales, (800) 2854)999; e-mail, tssales@sageus.com.

Visual Practice Management

* CPA Software

Combines daily time entry, contact management, due date tracking scheduling, project and employee budgeting billing, invoicing and accounts receivable in one database. ASP configuration for firms seeking to host application on their in-office servers. Available in a suite that also includes write-up, depreciation, business and fiduciary tax preparation, payroll and accounts payable functions from the same vendor.

Planned enhancements: More remote options for various modules. Original release: 1996

Users: 4,000

Platforms: Windows 95, 98, 2000, XP and NT; Novell Netware.

ASP availability: Yes

Pricing: Single user (1-2 timekeepers) $495; multi-users $995-$24,495 for 3-250+.

Maint./support: Annual fees after the free first year, range from $295 for one two users, up to $6,375 for more than 250 users.

Training: 4day in-house training $595, phone training $225-$295; custom phone training $400.

Customer contact: Kemp Wilson (800) 272-7123; e-mail: wilson@cpasoftware.com.

REPORT WRITERS

The developers of the Top 100 report writer products are embracing the Internet.

Crystal Decisions, known a year ago as Seagate Software, is offering an application service provider-based report writer that boasts some five million users. FRx Software Corp. has emerged as a leader in developing off the XBRL programming code, which allows detailed items and groupings of

information within business reports to be automatically accessed via Internet browsers.

Merger and acquisition activity bypassed this sector in 2001. Seagate's decision to change its name to Crystal, in March, was not driven by a new owner, but was based on the fact that its Crystal product name was better known than its former corporate name.

The last major acquisition in this sector was Great Plains Software's 2000 acquisition of FRx. Since then, FRx seems to be operating autonomously, as none of its product integration alliances with Great Plains' accounting software rivals was altered as a result of the new ownership. F9 also is in product integration alliances with many vendors of other software applications.

Crystal Enterprise
* Crystal Decisions
This Web-based suite of reporting, analysis and information delivery was built on a cross-platform framework and developed by the vendor of the Crystal Reports 7 desktop reporting software. It was designed for seamless integration with intranets, extranets and corporate portals to deliver information to employees, customers and suppliers.

Original release: 2001
Users: 1 million
Platforms: Windows 95, 98, 200, XP and NT; Unix.
ASP availability: Yes
Pricing: Call vendor.
Tech support: Annual technical support packages are available.
Training: Customized training course is available.
Maint./support: Call vendor.
Customer contact: North America, (800) 877-2340; International, (604) 681-3435; www.crystaldecisions.net.

Crystal Reports 8.5
* Crystal Decisions
This systems capabilities include ad hoc query, report design, enterprise reporting and multiple dimension analysis. It works off any XML, OLAP or relational data source and allows for Interactive reporting over the Internet. Analysis features include interactive maps and guides.

Planned enhancements: N/A
Original release: 1992
Users: 5 million
Platforms: Windows 95, 98 and NT; World Wide Web.
ASP availability: No (but its affiliated Crystal Enterprise is.)
Pricing: Single user, $395 ($199 for upgrades); multi-user, incremental pricing.
Maint./support: Call vendor.
Training: Available, but varies by country.
Customer contact: North America, (800) 877-2340; International, (604) 681-3435; www.crystaldecisions.net.

FRx Financial Reporting 6.0
* FRx Software Corp.
This graphical reporting tool works with many of the leading middle-market client/server accounting systems. It consolidates financial information from multiple databases, platforms and servers and imports key information, such as budgets or statistical data from spreadsheets. FRx is a leader in implementing the XBRL code that allows detailed items and groupings of information within business reports to be automatically accessed via Internet browsers.

Planned enhancements: Modifying OLAP for further analyses; enriched XBRL abilities; currency translation tables and the ability to schedule multiple reports simultaneously.
Original release: 1989
Users: 80,000
Platforms: Windows 95, 98 and 2000; Novell Netware.
ASP availability: No

Pricing: N/A

Maint./support: N/A

Customer contact: Jennifer Sandoval, marketing specialist, (303) 7237760; Jsandoval@frxsoft.com.

F9

* Synex Systems Corp.

This spreadsheet-based application handles analysis work and report creation. It enables users to work in Microsoft Excel and query their systems' general ledger and can create business reports with multiple for matting options

Planned enhancements: N/A

Original release: 1989

Users: 40,000+

Platforms: Windows 95, 98, 2000, NT and XP; Novell Netware.

ASP availability: No

Pricing: Depends on configuration.

Maint./support: Maintenance, 15 percent of sale price; annual support, $195.

Training: $295 per person per day, two-day courses in Vancouver.

Customer contact: Duane Laird, strategic alliances manager; (604) 688-8271 ext. 330; duane@yahoo.com.

RESEARCH

Tax research software vendors continue to add additional features, expanded content and search capabilities to their software.

The most prominent new feature is CCH's Client Relate, which bridges that vendor's Internet tax research program with its ProSystem fx compliance software to help users quickly identify clients affected by new tax law developments. The program is similar to RIA's Tax Alerts program, which was introduced in 2000.

All research vendors have added additional content to their libraries. The vendors are also addressing the issue of speed and ease of use. For example, CCH introduced accessibility to its Internet tax research product through personal digital assistants and by way of Internet-enabled mobile phones. It also has added express log-in capabilities.

RIA has added Speedlink, which provides instant access from the desktop to Checkpoint content and other products, while Tax Management Inc.'s TaxBase product is now offering e-mail service to targeted markets.

RIA also enhanced Checkpoint with Forgot My Password functionality and improved linking capability with BNA's Daily Tax Report.

CCH CD-ROM

* CCH Inc.

The Electronic research platform includes a proprietary user interface, a CD-ROM and an online search engine. It can access CCH's federal and state tax and business law library. Search capabilities include a tax-specific thesaurus and simple word, plain language and Boolean searches. Available CCH publications include analytical and specialized reports and government tax documents.

Planned enhancements: Expanded content across various titles.

Original release: 1992

Users: N/A

Platforms: Windows 3.1, 95 and NT; Novell Netware.

ASP availability: N/A

Pricing: Single user, subscription packs $199 and up per year; multi-user prices based on network size.

Maint./support: Annual fees, none; tech support, no added charge.

Training: $75 for two-and-a-half hours for new users; on-site is $350 for a half-day.

Customer contact: (800) 449-8114 or http://tax.cch.com

CCH Internet Tax Research Network

* CCH Inc.

This software offers access to more than 100 tax research sources

through an Internet browser, including federal tax, state tax, international tax, estate and financial planning, business entity planning and pension/payroll tax research libraries and software tools. Features include integrated federal and state mx news with e-mail news notification, customized desktop, express log-in, client letter toolkit and IRS actuarial factors.

Planned enhancements: CCH ClientRelate program integration with CCH ProSystem fx tax compliance software; access to research tools through personal digital assistants and Internet-enabled mobile phones; new and expanded content across various subjects.

Original release: 1997

Users: N/A

Platforms: World Wide Web; Netscape Navigator; Microsoft Explorer; AOL 32-bit.

Pricing: Single-user, $199 and up; multi-user, 1.1 to 1.5 times the single user costs, based on network size.

Maint./support: No annual fees; tech support, no added charge.

Training: $75 for two-and-a-haft hours for new users; on-sitei $350 for one half-day.

Customer contact: (800) 449-8114; http://tax.cch.com.

Checkpoint

* RIA

This Internet-based information and research tool delivers federal, state and local and international tax research. Sources include the BNA Daily Tax Report. Coverage areas: tax, pensions, benefits, estate planning and corporate finance.

Planned enhancements: More content, enabling users to link to equivalent content across states or between countries, instant access from users' computers to critical Checkpoint content and other RIA products, Forgot My Password functionality, improved Link to BNA Daily Tax Report and additional new content.

Original release: 1997

Users: 75,000+

Platforms: Windows XP,95,98,2000 and NT; World Wide Web.

ASP availability: N/A

Pricing: Contact vendor.

Maint./support: Included in subscription price.

Training: Virtual classroom training prices based on number of users. Online Study Hall available during specified weekly time periods.

Customer contact: www.RIAHome.com; (800) 950-1216.

OneDisc Research Library

* Tax Analysts

This CD-ROM product provides access to a OneDisc Research Library, and the following five options: Federal Tax Baedeker -- a plain-English guide to ta law; Tax Practice -- the weekly magazine that covers the latest federal tax news and developments; daily email tax news; Federal Courts Collection discs; and the Chief Counsel Advice Collection disc.

Planned enhancements: N/A

Original release: 1993

Users: 10,000+

Platforms: Windows 95,98,2000 and NT

ASP Availability: N/A

Pricing: Single user; $249.95 for annual update, $279.95 for quarterly updates or $299.95 for monthly updates.

Maint./support: N/A

Training: Contact (800) 955-3444

Customer contact: (800) 955-3444 or cservice@tax.org.

OnPoint System

* RIA

This software provides tax research, tax planning, compliance and library of primary source material. Information services include RIA's federal, state & local, estate planning, pension and payroll libraries;

Warren Gorham & Lamont treatises; and the ability to select a customized research library.

Planned enhancements: N/A
Original release: 1996.
Users: 50,000+
Platforms: Windows 95, 98 and NT; Novell Netware.
ASP Availability: N/A
Pricing: Depends on the library purchased.
Maint./support: Tech support included in subscription price.
Training: Included in subscription price.
Customer contact: www.RIAHome.com or (800) 950-1216.
Portfolios Plus Library
* BNA Tax Management Inc.

This CD-ROM product combines nearly 300 practitioner-authored materials, covering U.S. income; estates, gifts and trusts and foreign income; practice tools including model documents and sample plans; primary sources; news and notification; and journals. **Versions** available on CD, online and in print.

Planned enhancements: N/A
Original release: 1959 (in print).
Users: N/A
Platforms: Windows 3.1, 95, 98, 2000 and NT; Novell Netware.
ASP Availability:. N/A
Pricing: $3,791 (discount available for BNA Tax Management subscribers).
Maint./support: Tech support, included in price.
Training: Included in purchase price.
Customer contact: Ellen Hench, (800) 223-7270; e-mail, ehench@bna.com.
TAX PREP

The tax preparation software vendors in this year's Top 100 are scurrying to offer more features that further bind them to their professional tax preparer clients.

The highest-profile, in adding features, is CCH, which is enhancing its ProSystem fx line with a Client Relate research tool, that alerts preparers when a breaking tax development impacts any of their clients.

Other tax prep vendors that are adding new features include TaxSimpie, which plans to make its 1040 product easier to integrate with other vendors' tax support services, such as Greatlands' Laser Librarian forms service. Universal Tax Systems plans to a launch a Web-based center to help its clients train on electronic filing processes, and Micro Vision has been steadily enhancing its AccountantsWorld.com Web site with additional tools that its clients can use in their practices.

This year, Intuit joined RIA and CCH as tax prep software's largest vendors. It acquired the former Lacerte and Tax and Accounting Software Corp. and merged their operations into a professional products group that also includes Intuit's homegrown Pro Series product line.

Drake Tax Solutions
* Drake Software

This federal and state program has more than 1,200 forms/schedules available including 1040, 990, 1120, 1120S, 1065, 1041 and state forms. It provides free electronic filing direct to a BBS or over the Internet and supports multiple printers, RAL support and is network ready. Pay per return is available and unlimited returns come with the standard package. Downloads and updates are available via the Web site.

Planned enhancements: Forms 706, 709, 990PF, 1040NR and ministerial income allocation worksheet.
Original release: 1977
Users: 9,000
Platforms: DOS; Windows 95, 98, 2000, NT and XP; Unix; Linux; AS/400; Novell.
ASP availability: No

Pricing: Single user, $1,495 to $1,995; renewals, $995 to $1495; multi-user discounts available.

Maint./support: Telephone and Web site support; no annual fee.

Training: Tutorial included with purchase; yearly update schools, $49.

Customer contact: Sales/marketing, (800) 890-9500; e-mall, sales@drakesoftware.com.

GoSystem Tax and GoSystem Tax R/S

* RIA (Thomson Tax and Accounting)

R/S is the application service provider edition of RIA's GoSystem CD-ROM tax preparation/management program. Both **versions** handle the most simple to the most complex returns and compliance issues. Features include anytime-anywhere data conferencing, data mining, import from spreadsheets and integration with other major accounting software packages. Virtually all federal and state forms or schedules are covered.

Planned enhancements: QuickTrack navigation tool; 1099-R organizer; new organizer screens for 1099-DIV, 1099-INT and 1098; partner transfer of interest work papers; over 45 new forms and schedules; links to RIA's Checkpoint, Tax Alerts and e-Form R/S programs and integration with Creative Solution Inc.'s Depreciation Solution.

Original release: 1994

Users: 15,000+

Platforms: Windows 95, 98 NT, 2000; Novell Netware.

ASP availability: Yes

Pricing: Contact vendor.

Maint/support: Included in annual license fee, which includes subscription to nightly e-mail service and online service case management.

Training: Onsite, $2,000 per day; regional training, $295 per seat; computer and Web-based training, price varies.

Customer contact (800)865-257; www.riahome-.com; GoSystem@riag.com.

IntelliTax 2001

* Orrtax Software Inc.

This online program operates with Orrtax's own in-house electronic filing center. Added modules include the All States CD-ROM, and automated systems that allow clients to **check** on the status of returns and to make other inquiries to filing centers. It lets users transmit all types of data files between offices without a network system.

Planned enhancements: Interview-style interface allowing novice preparers to prepare 1040A and 1040EZ returns, new navigation options and expanded client profile capability.

Original release: 1986

Users: 20,000

Platforms: DOS; Windows 95, 98, 2000 and NT; Unix; Linux; AS/400; Novell Netware.

ASP availability: Yes

Pricing: Single user, $1250 for both Windows and DOS programs; multiuser, $100 per license; starter package, $500.

Maint./support: None Tech support None

Training: N/A

Customer contact: Jack Madsen, sales director, (425) 649-8291; e-mail, jmadsen@orrtax.com.

Lacerte Tax Software

* Intuit Inc.

For 1040, 1120, 1120S, 1065, 1041, 706, 709, 990 & 5500 forms, electronic filing and 1040 tax planning, customers can choose per-returpayment.

Planned enhancements: Tax Planner, Lacerte NetTax, Form 5500, tax return due date tracking, e-file support for all states, password client files.

Original release: 1981

Users: 36,000+

Platforms: Windows 95, 98, 2000, NT, ME and XP; Novell Netware.

ASP availability: Yes

Pricing: Single user, $1,995 with discount for early renewal; multi-user, $345 first unlimited module, $50 for each additional module.

Maint./support: Annual fees, none; tech support included with license fee.

Training: Introduction to Lacerte $95; update, $95.

Customer contact: Sales (800) 7657777; e-mail: Lacsoft.com.

MAX

* ATX Forms Inc.

This software contains over 6,000 forms and thousands of worksheets, with more than 40 federal entities, from the 706 to the 5500 and over 300 state programs.

Planned enhancements: In-house e-filing, Web organizer, accounts receivable module, every state business program.

Original release: 1995

Users: 42,000

Platforms: Windows 95, 98, 2000, XP and NT; Novell Netware.

ASP availability: No

Pricing: Single user, $750; multi-user, $1,050.

Maint./support: Annual fees, none; tech support, free.

Training: Online and program tutorials.

Customer contact: Jon Anderson, (800) 944-8883; sales@atxinc.com.

Package Ex

* ExacTax

Compliance software is offered for Forms 1040, 1120, 1120S, 1065, 1041, 990 and 706.

Planned enhancements: Re-designed multi-state processing, enhanced electronic filing capabilities, Internet communications and support.

Original release: 1988

Users: 4,000+

Platforms: DOS; Windows 95, 98, 2000, NT and XP; Novell Netware.

ASP availability: No

Pricing: Single user, $495 to $995 depending on package; CD-ROM bundle pricing available; multi-user, no charge multi-user/network.

Maint./support: Annual fees, none; tech support, toll-free phone service, fax, e-mail.

Training: Annual update training $35.

ProSeries/1040

* Intuit Inc.

Data entry methods designed for quicker information input are featured here. The product also features planning and review tools, and enables users to accept credit card payments.

Planned enhancements: The newest **version** offers multi-state calculations, e-mail alerts, enhanced billing options, new business states and electronic filing for all states.

Original release: 1985

Users: 48,000

Platforms: Windows 95, 98 NT, 2000, ME and XT; Novell Netware.

ASP availability: No

Pricing: Single user, $949 for federal 1040; network **version**, $299; $249 $299 per state; suite of core modules; PowerTax Bundle $3,499 (includes all products).

Maint./support: Annual fees, in renewal pricing; tech support, toll-free telephone service.

Training: Available; call for information.

Customer contact: ProSeries Sales, (800) 934-1040.

ProSystem fx Tax

* CCH Inc.

This software provides full capability for all types of federal and state returns, including individual, corporation, fiduciary and deferred compensation. Available in integrated suites also containing practice magement, audit, fixed asset and related modules developed by CCH.

Planned enhancements: Expanded integration with CCH's ePace practice management software; ability to import apportionment information from Excel; the ability to batch e-mail estimate reminder letters.

Original release: 1990

Users: 20,000

ASP availability: Yes

Platforms: DOS; Windows 95, 98, 2000, NT and XP; Novell Netware.

Pricing: Single user varies by product 1040 – $2,550; 1065, 1120, 1120S and 1041 – $1,425; 706, 709, 5500 and 990 – $775. Discounts are available; Multiuser, $575 for network that includes five workstations.

Maint./support: Annual fees, none; tech support, included.

Training: Starts at $100.

Customer contact: (800) 739-9998 or www.prosystemfx.com.

Tax Relief 1040 for Windows

* Micro Vision Software Inc.

For federal, state and individual returns, this program features formless data entry capability, automatic data flow throughout return, automatic calculations, diagnostics, recap and two-year comparisons. Pay per return or unlimited use options are both available.

Planned enhancements: Electronic filing cabinet, more e-filing states and new input screen.

Original release: 1983

Users: 6,000

Platforms: Windows 98, 2000, ME and NT; Novell Netware.

ASP availability: No

Pricing: Single user, $945 new; multiuser, $250 with additional network option.

Maint./support: Annual fees, N/A; tech support, phone, fax, Web and email services.

Training: Free user group seminars. Customer contact: Lenny Bottiglieri, sales manager, (888) 735-4334; bottiglieri@mvsinc.com.

Tax$imple Individual Tax Preparation

* Tax Simple Inc.

This integrated federal, state and city level individual 1040 tax preparation software contains over 1500 forms. It performs automatic calculations, such as regular and alternative minimum tax, passive activity losses and transfers carryover losses, from one year to the next. It includes a depreciation calculation module and an interface feature allows users to import data from their accounting package.

Planned enhancements: The ability to handle multiple states' returns with same data set; vendor-managed e-filing; bar code technology; online, inteactive preparation; and client cover letter creation capability.

Original release: 1983

Users: N/A

Platforms: DOS; Windows 95, 98 and NT; World Wide Web; all networks.

ASP availability: Yes

Pricing: Single user, $525 to $990; multi-user, 20 percent of software cost; starter pack, $100 plus per return price.

Maint./support: Annual fees included in software price.

Training: N/A

Customer contact: Bruce Miller, tech support supervisor, (973) 32845520; support @taxsimple.com.

TaxWise

* Universal Tax Systems Inc.

Here is a suite of applications for 1040, 1065, 1120, 1120S, 706, 709, 990, 5500 and 1041 forms. UTC offers e-filing and pay-per-return, and has its own forms library.

Planned enhancements: E-filing training center, in which preparers can train their employees on various e-filing processes. The vendor plans to add more ease to the process of e-filing via the TaxWise Web site and to offer ODBC compliant tax return database to allow users to customize reports using applications, such as Crystal Reports, Microsoft Word, Excel

or Access.

     Original release: 1986
     Users: 12,000
     Platforms: Windows 95, 98, 2000 and NT; Novell Netware; Lantastic; peerto-peer networks.
     ASP availability:. No
     Pricing: Single and multi-user, $79 to $2,500; starter pack from $79; suite of core module $1,495.
     Maint./support: Annual fees included; tech support included with exception of pay-per-return.
     Training: Available nationwide.
     Customer contact: Cathy Nichols, (800) 755-9473; cnichols@taxwise.com.
     Tax Works
     * Laser Systems
     This software supports federal and state 1040,1041,1065,1120,1120S, 706, 709, 990 and 5500 returns. The 1040 module includes an integrated asset manager, tax practice manager and e-filing capability.
     Planned enhancements: New financial planning features for net worth, retirement and education funding reports, new customizable reports for clients.
     Original release: 1982
     Users: 4,200
     Platforms: Windows 95, NT, 98, 2000, ME and XP.
     ASP availability: No
     Pricing: Single and multi-user, $1095.
     Maint./support: Annual fees - none; tech support, no cost.
     Training: $195 for 16 hours of CPE.
     Customer contact: Alan Haacke, (800) 230-2322; e-mail, sales@taxworks.com
     1099 Pro 2001 Professional
     * 1099 Pro Inc.
     This set-up prints all 1099/1098 forms to blank paper, pre-printed or continuous forms to any printer, imports/exports ASCII data, and enables customized reports and views. It also features 1096 and corrections wizards, password protection with the assignment of user rights and Form W9 tracking.
     Planned enhancements: Ability to import multiple filers via single ASCII file.
     Original release: 1995
     Users: 5,000+
     Platforms: Windows 95, 98, 2000, ME, NT and XP; Novell Netware.
     ASP availability: No
     Pricing: Single user, $249 for first-time user, $179 for upgrade users; multi-user, $649 to $579 for two to five user **version**; $1049 to $979 for unlimited users.
     Maint./support: Annual fees, none; tech support, complimentary.
     Training: Via online help manual, included with demo.
     Customer contact: Portland Ramirez, sales/technical support, (888) 7761099 ext. 330; steve@1099pro.com.
     UltraTax Creative Solutions Inc.
     This software includes a full line of 1040, 1041, 1065, 1120, 1120S, 1120 Consolidated, 5500, 990, 706, 709, 990 and 5500 forms. The product is part of Creative Solutions' integrated suite of accounting, depreciation and practice management applications.
     Planned enhancements: Seamless electronic filing, paperless office and e-mailing capability, and an electronic client organizer. An ASP **version** was recently released.
     Original release: 1996
     Users: 11,000+

Platforms: DOS; Windows 95, 98, 2000, NT and XP; Novell Netware; Citrix Metaframe.

ASP availability: Yes

Pricing: Single user, 1040 to $1,500; 1120 (including S&C), $1,100; 1065 to $1,000; multi-user, $400 for four users, $100 for additional four-user bundles; per return, pricing starts at $15 for federal and $8 for state.

Maint./support: Annual fees, N/A; tech support included.

Training: TeleTraining, classroom seminars and on-site training is available.

Customer contact: Sales, (800) 9688900; sales@CreativeSolutions.com.

Trial balance

One of the last remnants of the American Institute of CPAs' participation in software development, ATB for Windows trial balance software, was eliminated during 2001.

Creative Solutions, which acquired the ATB line from the AICPA in 1998, last year stopped developing that former Top 100 product and moved its users over to its two other Top 100 trial balance entries, Trial Balance Solution and GoSystem Audit.

Both Trial Balance Solution and GoSystem Audit are available in application service provider programs operated by the vendor. They are the only Top 100 trial balance programs available on vendor-sanctioned ASPs.

CCH beefed up its trial balance market presence by acquiring the former ePace Software and adding that company's ePace Engagement trial balance solution to a portfolio that already included Top 100 product, GoSystem fx Audit.

CCH, the only Top 100 trial balance software vendor to report product enhancement plans, projects making several major improvements to ePace and GoSystem fx Audit. This year, Caseware International did not report the number of users of its Working Papers program; last year it reported that system had 100,000-plus users.

CaseWare Working Papers

* CaseWare International Inc.

This system is in use worldwide. A built-in tool allows for generating GAAP financial statements and all required work programs and correspondence. Upon transaction entry, the system automatically updates all relevant documents, and the document manager organizes all engagement documents in one controlled area.

Planned enhancements: N/A

Original Release: 1988

Users: N/A

Platforms: Windows 95, 98, 2000, NT and XP; Novell Netware.

ASP availability: No

Pricing: Single user, $499; multi-user, $1,199 (up to 5 users), $230 per additional users above 5.

Maint./support: Multi-user renewable yearly at 50 percent of original cost; tech support is included and training is available.

Customer contact: Sharon Heaney, sales mgr. (800) 267-1317 ext. 152; email, sharon.heaney@caseware.com.

Engagement Manager

* Practitioners Publishing Co.

This multi-user program tracks tax, accounting and auditing due dates. It also accesses related client set-up data, reports, staff allocation information and connects with Microsoft Outlook and Outlook's Web exchange.

Planned enhancements: N/A

Original release: 1997

Users: 2,700

Platforms: Windows 95, 98 and NT; Novell Netware.

ASP availability: No

Pricing: Single user, $365; multiusers, call vendor.

Maint./support: Annual fees, none; tech support, free 800 phone

service.

Training: Tele-training, call vendor for details.
Customer contact: (800) 323-8724 option 6.
GoSystem Audit
* Crontive Solutions Inc.
Functionality here covers all aspects of engagements from review to compilation to audit. Features include customization of work papers, reports, and financial statements for each engagement and ratio, preliminary and final review report capabilities.
Planned enhancements: N/A
Original release: 1994
Users: 2,000+ firms.
Platforms: Windows 95, 98, 2000 and NT; Novell Netware; 2000 Terminal Server; Citrix MetaFrame and XP.
ASP availability: Yes
Pricing: Single user, $1,000 and up; multi-user, call vendor.
Maint./support: 30 percent of retail price; tech support included in annual fee.
Training: Hands-on classroom, teletraining and on-site programs. The vendor also offers a Getting Started guide and annual users conference.
Customer contact: Sales, (800) 9688900; sales@creativesolutions.com.
ProSystem fx Audit
* CCH Inc.
This set-up streamlines reviews, compilations and audits and, then, instantly produces financial statements and sets of workpapers. It is part of a suite of Pro System fx applications that also include practice management and tax preparation.
Planned enhancements: XML export capability, multiple row assignments in financial statements and the ability to create **templates** from existing color fonts or statements.
Original release: 1994
Users: 2,000
Platforms: Windows 95, 98, 2000 and NT; Citrix/Metaframe.
ASP availability: No
Pricing: Single user, $995; multi-user, $125 for each additional user.
Maintenance/Support: Annual fees, none; tech support, included; numerous training options.
Customer contact: ProSystem fx sales, (800) 739-9998.
Trial Balance Solution
* Creative Solutions Inc.
This software offers sorting capabilities, a customizable financial statement formatter and special features to handle annual and one-time engagements. It fully integrates with Creative Solutions' client write-up and tax preparation software packages.
Planned enhancements: N/A.
Original release: 2000
Users: 1,000+ firms
Platforms: Windows 95, 98, 2000 and NT; Novell Netware; 2000 Terminal Server; Citrix MetaFrame and XP.
ASP availability: Yes
Pricing: Single user, $600; multi-user, $1,600 and up.
Maint/support: 7.5 percent to 20 percent of retail price; tech support, $90 per hour billed in 10-minute increments.
Training: Hands-on classroom, teletraining and on-site programs. The vendor also offers a Getting Started guide and annual users conference.
Customer contact: Sales, (800) 9688900; sales@creativesolutions.com.

Text:

   Not so many years ago, organizations employed outside consultants to
tap into major economic databanks, access data sets, and run various
"what-if" scenarios for their businesses. Some of us received computer
printouts from such firms as Townsend-Greenspan (yes, Alan), our service
subscriptions permitting us to call in and question assumptions and their
application to our specific set of circumstances. Two economic
data-crunching and forecasting firms were the subject of a recent article
by Paula J. Hane in Information Today ("Former Primark CEO Acquires
Economic Information and Forecasting Businesses," June 2001, page 3). This
prompted me to reflect on the nature of economic forecasting: Who is
issuing forecasts now? And how do we access this work?

   The Internet has made it easier for users to gain access to banks of
data, and most desktops have tools that will permit manipulation of
downloaded data. Significant stumbling blocks remain in terms of
telecommunications throughput and available storage capacity for an online
session that requires extensive analysis of vast quantities of data. You
may not want to go back to mainframe, traditional online, or even
CD-ROM-based services, but you should not expect economic forecasts made
available via the Web to be identical to those presented to you in other
formats, using other delivery mechanisms. Each forecasting body or entity
has taken its own approach to addressing the challenges and opportunities
presented by Web-enablement in handling data and forecasts.
       Whether you access the data and forecasts on an individual
publisher's Web site or through aggregators permitted by the publisher to
offer all or a portion of its data (similar to the multiple distribution
networks for traditional online), you must assess the mode of delivery that
best serves your particular situation. Ideally, the delivery mechanism
chosen will facilitate access to and enhance your use of the data. You
should understand, however, that your use of the database may not be
typical of others within your organization, whose information requirements
you must also take into account. Consider whether:

* you will need access to a comprehensive set of economic data throughout the year or only at certain times, such as when you are putting together your organization's annual (internal) **report**.
* you need many data elements or only a few specific items.
* the data you need is always the same or it varies with the project.
* you will want to manipulate the data, thereby changing elements of the forecasting model employed to create alternative scenarios.
* you **monitor** only a few countries throughout the world, concentrating on a specific set of countries or a region, or you never know which country will be "hot" for your organization.
* the data itself is enough or you require in-depth narrative as well.
* you will need access to analysts for further consulting projects or inquiries.
* one person/department/location requires access to the data or the requests can come from anyone in your organization, anywhere, anytime.
* money is an issue (how much and who pays).

With these issues foremost in your mind, you can consider which of the following data warehouses (for historical data) and economic forecasting groups accessible via the Web is right for you/your organization/your work. Some are long-time providers of data with excellent track records for past forecasts, while others are relative newcomers to the **field**. Many rely on their own staff of researchers to develop their forecasts, while others act as middlemen, aggregating the forecasts of many groups onto one site for ease of access by subscribers (annual fee) or the public (on a pay-per-use basis).

Data Warehouses and Forecasting Groups

Global Insight, Inc. (GII)

GII was recently formed by combining two of the most well-known economic data and forecasting entities in the United States, Data Resources (DRI) and WEFA (formerly known as Wharton Economic Forecasting Associates), with three other firms: Primark Decision Economics, "provider of action-oriented economic advice to financial and business leaders,... DAFSA, a European market research company, and Primark Poland, a software development company with deep expertise in time series data management." GII's principals have long associations with each of these earlier firms: Joseph Kasputys was president of DRI, CEO of Primark, cofounder of Primark Decision Economics (with Allen Sinai, a noted economist who will continue as president of Decision Economics as well as take on the duties of GII Global Chief Economist), and he began Primark Poland.

The combined company will offer clients the following services:
* Economic Analyses: analysis of economic conditions and financial markets in more than 150 countries.
* Industry Services in-depth analysis (including cost-analysis) of 10 major business sectors (automotive, agriculture, telecommunications, trade and economic development, government, business-to-business, energy, consumer, tourism, and financial).
* Analytical Consulting Services: capabilities include market analysis, business planning, investment strategy, risk assessment, infrastructure analysis, policy evaluation, and economic development and impact.
* Data Solutions: Web-based delivery of over 9 million time-series.
* Analytical Software: tools to facilitate simple data manipulation as well as to solve complex econometric questions.

There is enormous synergy in this combined entity, though the new company will have to address issues relating to the overlap in terms of some services and the disparate forecasts, models, and tools (analytical software) over time. The combination of DRI's 90+ global databases with over 2 million economic and **financial data** series covering 180 countries from WEFA yields a new information powerhouse, providing clients easy access to historical **data** and forecasts

of world economies and industries, giving each the capability of instantly **generating** detailed **reports**. The firm plans to increase the amount of data and consulting/advisory services available and to adopt a single, official economic forecast for use in all models and publications, while maintaining legacy forecast information for client reference purposes.

Launched in early September, a new interface provides easy access to all products and services offered by this combined entity, the largest division within GII (www.dri-wefa.com). DRIWEFA's home page presents world news and analysis, with a selection of special reports available to public and subscribers alike (e.g., Forecasting Oil Supply and Cost of European Gas Supply). Contributing authors are economists and business professionals based around the world; the reports often serve as executive summaries for multiclient studies or even articles submitted to major academic journals. While the DRI-WEFA services (and many of the reports) are available to subscribers only, a portion of the Web site, which changes frequently, is open to all.

The home page emphasizes the four services offered by the firm: Economic Analysis, Industry Analysis, Consulting, and Data and Software.

Economic Analysis provides subscribers with access to economic conditions by region. The Country Analysis provided for each country within a particular regional service (North America, Asia, Emerging Europe, Western Europe, Latin America, and Middle East/Africa) includes economic and political analyses and projections. "Each country's written analysis includes a concise summary of the bottom line for the economy, short-, medium-, and long-term forecast summaries."

* Country Risk: "Based on an evaluation of the risk inherent in a proprietary system of 51 risk attributes for each country," DRI-WEFA assesses country risk and its effect on investment profitability for over 100 countries.

* Foreign Exchange: DRI-WEFA foreign exchange forecasts and analysis identify advance signs of future currency movements. "Exchange rates for every significant country economy in the world are monitored, evaluated, and forecasted."

* International Trade: "DRI-WEFA has developed a unique data set covering bilateral trade for more than 75 commodities for trade routes between 70 countries and region (sic). Data is taken from public sources and is kept up-to-date using annual international trade databases. Forecasts are updated on a quarterly schedule."

* Detailed U.S. Coverage: "The U.S. Economic Outlook provides a detailed look at the U.S. economy. The Outlook details the National Income and Product Account (GDP) sectors, with detailed analysis of industrial activity, business investment, consumer markets, housing, international trade, labor markets, energy, inflation, financial markets, and government policy. Alternative scenarios and topical special reports are also included."

* U.S. Regional: DRI-WEFA's U.S. Regional analysis provides in-depth forecasts at the state, MSA, and county level for unemployment conditions, income and consumption, real estate markets, and industry performance. (For some indicators, forecasts are available at ZIP code level.)

* Detailed Canada Coverage: "DRI-WEFA's national-level Canadian coverage provides comprehensive, reliable information on Canada's economic and financial conditions." Their Canadian-based economists provide "forecasts and reports on the latest economic developments, as well as long-range analysis on the direction of the economy and more than 800 economic, financial, and business concepts and indexes. Five-,10-, and 25-year forecasts including in-depth risk analysis and interpretation of Canada's policy environment, growth, investment trends, and foreign relationships are also available. DRI-WEFA's Canadian Provincial Economic Forecast focuses on the outlook for Canada's provincial economies."

Perhaps the most notable portion of the Economic Analysis service is the World Market **Monitor**, which acts as a portal to all of

DRI-WEFA's economic and financial expert commentary and analysis. "World Market **Monitor** allows you to process the data you receive with ease. Simple menus take the work out of building complex comparisons. Complicated details like converting between currencies and correcting for inflation are automatically handled for you," with powerful table and graphic tools provided as well. (Figures 1–4 on page 44 and 45) illustrate how easy it is to select a country or indicator, convert data into a graphic format, or develop a table.

Industry Analysis monitors and measures global industry opportunities and risks, providing detailed industry analyses and forecasts for more than 65 key industries in 68 countries. Industries covered in-depth include agriculture, automotive, banking and finance, consumer markets, energy, healthcare, machinery and equipment, telecommunications, pricing and purchasing, steel markets, trade, travel and tourism, U.S. industry analysis and risk, and world industry analysis. (For the U.S., detailed analyses, including operating profits, for 130 industries are offered.) Sources for these analyses **display** prominently on the Web site and include only the most reputable within each industry.

Consulting: DRI-WEFA has a "team of 300 economists and dedicated consulting professionals" to help provide custom solutions to companies requiring expert assistance, trade associations and lobbying groups, and government agencies. The firm targets the industries mentioned above, plus other key segments (e.g., financial services, information technology, transportation, the U.S. government). Consultants possess expertise in developing custom industry profiles, building custom models based on company-specific scenarios, economic development strategies, market analysis, policy impact analysis, project feasibility, and sales forecasting.

Data and Software: Web-based delivery of time-series data (economic and financial) and software.

* Economic and financial data: A Collection of over 90 historical databases covering global financial markets, international economies, and U.S. national, regional, and industrial markets, fully integrated with detailed forecasting models, offer both data and analysis. Here, too, the sources for each topic are listed on the Web site and only the highest-quality resources are employed to determine trends in commodities/futures, derivatives/options, equities and fixed income, industry, macroeconomic data, U.S. demographics, and world economic, financial, and industry-specific indices.

* Software: Analytic tools and data delivery platforms suited to every environment, including Web-based solutions and third-party platforms:

* Windows-based applications for search and retrieval, graphical displays, and econometric analysis

* Direct content feeds with inter-day or intra-day updates delivered to mainframes, workstations, or PCs

The company's proprietary software is called AREMOS. "AREMOS provides the tools to input and maintain your time-series data, analyze the data, forecast trends using powerful modeling and regression testing methods, and create the reports and graphs you need to present your work." You can store your data in AREMOS's optimized time-series data banks; process data using a multitude of built-in tools; output data into sophisticated production-quality graphs and **reports;** and use any of the myriad formatting options and **report-generating** features available.

"Cost Analyzer provides a simple, effective way to perform cost/price analysis on your personal computer." It contains three different modules to help you analyze market conditions, depending upon your area of expertise or need:

* The Cost Analyzer database contains 10 years of history and forecasts for over 600 global prices and wages.

* Purchasing Analyzer can analyze supplier cost structures, making quotation/margin analysis and benchmarking infinitely easier for even the

novice user. In addition to the price and wage data, Purchasing Analyzer "includes measures for costs, end-market demand, and productivity for over 200 commodities." With Purchasing Analyzer, you can deconstruct costs into labor, material, and energy components.

* Corporate Expense Tracker is "designed to more effectively manage general, overhead costs, build compensation plans, and construct departmental budgets. This module highlights detailed industry and occupational wage, benefit, and compensation costs, regional consumer price composites, specific T&P expenses, computing and networking costs, and shipping and packaging expenses." DRIQuest, "your gateway to U.S. macroeconomics and regional information," allows you to retrieve and analyze DRI-WEFA data and publications.

DRIpro Analytic Software "combines a fast downloading system, built-in search capabilities, and easy integration with Microsoft Windows applications. ... With DRIpro's online keyword search feature, you can search through millions of time series across more than 80 premier historical and forecast time series databases."

EViews 4.0 "provides sophisticated data analysis, regression, and forecasting tools for modern Windows-based computers. With EViews, you can quickly develop a statistical relation from your data and then use the relation to forecast future values from the data."

Best described as a "thin-client data mining tool, Global Trade Navigator "gives the user a point-and-click interface to an immense compilation of databases in the World Trade Service data store."

Webstract "provides fast and easy access to all DRI-WEFA's historical and forecast databases." That amounts to Internet access to 7 million historical and forecast times series across more than 90 historical and forecast databases.

World Industry **Monitor** (WIM) is a PC research tool that gives you access to comprehensive and detailed information provided by DRI-WEFA's World Industry Service. Through WIM's easy-to-use menus and forms, you can take the data, forecasts, analyses, and graphs that are the core of DRI-WEFA's World Industry Service and use them for monitoring, scoring, benchmarking, and other research purposes. Included are more than 130 different industrial, agricultural, and services-based market segments in more than 100 countries. Through the WIM software, you choose the countries and industries, you select the appropriate indicators, you pick a common currency, and you decide how and where you want the information displayed. WIM lets you create full-color charts and detailed tables for presenting the information in a way that's quick and easy to grasp."

At present, the personal portals developed under DRI (e-conomics) and WEFA remain in place, though this will likely change in the future as the company continues to integrate the databases, forecasts, and services. Clients can use MyWEFA.com to set up an account and to customize preferences (in terms of date and number formatting, for instance). Using myData, subscribers can search over 2.5 million historical and forecast economic time-series and create and manage a personal "portfolio" that remains available for viewing or downloading at any time. "Documents in your Portfolio are automatically updated to insure the latest version or issue, with optional e-mail notification when updates take place." To "test drive" MyWEFA, simply logon as a "GUEST" in the dialog box at the upper-left-hand side of the home page.

During this early stage of the new combined DRI-WEFA service, the site shows significant improvement on two fronts. First, the new interface makes it easier to understand precisely what is offered in terms of services by differentiating historical and forecast data time series provided by others from forecasts developed (by others or themselves). In the past, neither the DRI nor the WEFA Web site adequately distinguished textual reports issued on a periodic basis from the databases available. So far, the greatest progress seems to involve perfecting software tools that facilitate access to data and analysis by those who may not be expert economists.

What you cannot discern from the Web site is the cost of a
subscription to any of the services. The consultants will say that this
depends upon the size of your firm, the number of users, frequency of use,
specific indicators, industries, and countries. While this may be true, the
more likely reason is that subscription costs are high and there is a wish
to not scare off potential clients. Given the advances made in terms of
Internet-based, on-demand access to data, perhaps they will move toward
limited, time-based subscriptions (access by the day or week, for example),
rather than an annual subscription fee. This would greatly increase the
number of organizations which could make use of the site and perhaps become
clients of the consulting services in the future. Several of the other
services mentioned later in this article have successfully made such a
transition, though their services were not based on third-party databases.

Datastream

DRI and WEFA gather economic statistics (time series) in order to
use them in developing economic forecasts. Taking another approach,
Datastream (http://www.datastream.com) became an aggregator of
macroeconomic data, compiling data from other sources, but never developed
its own econometric model. Remaining part of the Thomson Financial family,
Primark's Datastream Research Services gives clients access to over 200,000
international macroeconomic time series, most providing 20 years' worth of
history, and some extending as far back as the 1950s. Indicators are
available for approximately 175 countries, sourced primarily from central
banks, with significant contributions from central statistical agencies,
international organizations (e.g., IMF and OECD), and private banks (e.g.,
for interest rates). Where proprietary sources for specific indicators are
considered "the" authoritative source, the sources are incorporated into
the database (e.g., Johnson Redbook for weekly retail sales). Economic
forecasts from t he Economist Intelligence Unit, Consensus Economics, and
the WIIW (Vienna Institute for Economic Studies, a leading source of
in-depth information and analysis on the economies of Central and Eastern
Europe) are available to Datastream clients.

With timeliness of data a major concern to clients, Datastream has
split its workload from two major centers, Europe and the U.S., to three.
An office in Manila has improved coverage of Asia, getting news releases
online in a more timely manner. The firm expects similar improvements in
the coverage of Latin America by the end of this year or the beginning of
next year. With the sale of WEFA, Datastream's universe of data was
significantly reduced; the firm is working to acquire access to the
original sources as needs arise. In other words, at this time, there is no
wholesale effort to duplicate all of the data series comprised in WEFA.

CONSENSUS ECONOMICS

Based in London, Consensus Economics
(http://www.consensuseconomics.com) polls more than 600 economists each
month to obtain their views on the economic situation in over 70 countries.
"These surveys cover estimates for the principal macroeconomic variables
(including growth, inflation, interest rates and exchange rates). ... The
forecasts are compiled into a series of publications, devoted to the
world's major industrialized countries" and emerging economies. The firm
issues six separate Consensus Forecasts at costs ranging from $394-$629 per
year, depending upon the individual product.

* Consensus Forecasts features monthly forecasts for 9-15 economic
indicators in the United States, Japan, Germany, France, United Kingdom,
Italy, Canada, the Netherlands, Norway, Spain, Sweden, and Switzerland.
Consensus forecasts three to four variables, including GDP growth, consumer
price inflation, industrial production, and current account balances, are
provided for 12 other countries. Historical data, charts and text, special
surveys, foreign exchange forecasts, oil price forecasts, significant
changes in the consensus, quarterly forecasts, and regional aggregates are
included in each month's Consensus Forecast.

* Asia-Pacific Consensus Forecasts, issued monthly, includes
detailed coverage of Australia, China, Hong Kong, India, Indonesia, Japan,

Malaysia, New Zealand, Singapore, South Korea, Taiwan, and Thailand, featuring forecasts of 10-15 economic indicators each. Forecasts for three variables for each of five other countries within the region (Bangladesh, Pakistan, Philippines, Sri Lanka, and Vietnam) are provided in each monthly issue.

* Latin American Consensus Forecasts (monthly) includes detailed coverage of Argentina, Brazil, Chile, Mexico, Venezuela, Colombia, and Peru, featuring forecasts for 10-12 economic indicators each. Forecasts of three variables each for seven other countries in the region come in each monthly issue.

* Eastern Europe Consensus Forecasts, issued bimonthly (six times per year), provides detailed coverage of the Czech Republic, Hungary, Poland, Russia, Turkey, Romania, Slovakia, and the Ukraine, featuring forecasts for 10-13 economic indicators each. Forecasts of three variables each for 11 other countries in the region appear in each issue.

* Foreign Exchange Consensus Forecasts offers detailed coverage of the U.S. dollar, Japanese yen, and the Euro, plus forecasts for 34 major currencies and analysis of 56 additional currencies. Cross rates, interest rates, Purchasing Power Parity estimates, historical data, special surveys, long-term forecasts, charts, and text represent the bulk of each monthly issue.

* Consensus Forecast -- USA: Detailed forecasts for 20 economic and financial variables in the U.S. and forecasts of three to four variables each for 17 other countries, including Brazil, Canada, China, France, Germany, Japan, Mexico, and the U.K. Historical data, graphs and text, special surveys, foreign exchange forecasts, oil price forecasts, and detailed quarterly forecasts for the U.S. economy are included in each Consensus Forecast -- USA.

Forecast newsletters, averaging 32 pages in length, are mailed (first-class) to subscribers each month; for an additional charge, subscribers can receive them via fax or e-mail (PDF format). Data from the surveys are also available in spreadsheet format (via e-mail only). Sample issues of each Consensus Forecasts are available on the Web site. While access to the full range of data and forecasts is limited to "subscribers only," the Web site contains a section listing Significant Forecast Changes that includes selected historical data and consensus forecasts for the past 6 months. Significant Forecast Changes can be viewed by all.

Current Economics is a monthly, non-academic journal ($320 or (pound)195 per year). Each issue contains seven to 10 articles by leading international economists and forecasters from around the world. The back page of the journal contains a summary of the latest consensus forecast.

LatinFocus

A newer, smaller entity, LatinFocus (http://www.latin-focus.com) defines itself as "the leading source for Latin American economies." From the home page, you can view news, current economic indicators for the region, links to economic briefings, economic forecasts, a calendar for releases, and "essential economic books" covering the history of economics in Latin American countries. The archive of news stories extends back 12 months for Argentina, Brazil, Chile, Colombia, Mexico, Peru, and Venezuela. The data tables are well-presented, and switching from one country to another is a simple task.

LatinFocus produces two publications -- Latin Consensus Forecast, a monthly country-specific and regional publication, and LatinFocus Economic Report Newsletter, a free monthly electronic briefing that "intelligently highlights key macroeconomic and political developments in the Latin American region."

* The LatinFocus Consensus Forecast provides "a precise picture of the current state of affairs and future developments in the seven largest markets in Latin America (Argentina, Brazil, Chile, Colombia, Mexico, Peru, and Venezuela), plus a snapshot of four smaller economies (Bolivia, Ecuador, Paraguay, and Uruguay). Every month, LatinFocus compiles more than 100 country forecasts from the most renowned economic experts in a single

report complemented by the authoritative analysis of the
LatinFocus research team." The economists consulted are employed by
commercial and investment banks located throughout the region and around
the world. A sample of the publication can be downloaded from the Web site.
    * "The LatinFocus Newsletter is intended for professionals at
financial services firms, international investors, and multinational
companies that seek to identify key issues affecting regional economic
growth and to capitalize on the business opportunities offered by the key
emerging Latin American economies (Argentina, Brazil, Chile, Colombia,
Mexico, Peru and Venezuela)." Viewers can register online to obtain a free
subscription.
    Oxford Analytica
    Oxford Analytica (http://www.oxan.com), an international consulting
firm, "provides business and political leaders with timely analysis of
worldwide political, economic, and social developments." Since its
formation in 1975 by a group of scholars associated with Oxford University,
the firms knowledge base has been enhanced by an impressive management
team, academic editorial board, and international advisory board.
Subscribers have the ability to interact with OA's "extensive
international network which draws on the scholarship and expertise of over
1,000 senior members at Oxford and other leading universities around the
world, as well as think-tanks and institutes of international standing."
The firm's intellect and judgment is demonstrated with each Brief
published.
    * Daily Briefs "provide clients with seven or eight analytical
articles each business day throughout the year, covering both world and
regional economic and political developments of major significance. The
dominant consideration is to analyse the impact of probable developments on
the business climate." There are now 25,000 Briefs available. Since each
Brief is extensively indexed (there are nearly 40 sub-topics for
"economics"), you can search the archives by topic or region/country. One
word of caution: The thesaurus includes keywords frequently employed by the
authors, rather than having a well-developed, hierarchical structure with
automatic links to articles related to the term searched. Thus, it's better
to browse through a set of headlines retrieved by employing a broad subject
term. This is one area where OA could be improved. From each Brief users
can link back to the most recent in-depth analysis and to other recent
Briefs concerning the topic or region.
    * "Each Regional Brief comprises a specialised one-page Executive
Summary and one to three analytical commentaries each week day (two to
three pages each) relating to the major political, economic or business
developments which shape the investment and trading climate in the region."
    * The Selective Access Service "enables clients to receive the
applicable Executive Summary every day, plus the full-text articles
automatically selected from the standard World Service Daily Brief Asia
Pacific, East Europe and/or Latin America Daily Brief by keyword, according
to the preselected geographical or subject profile of the client."
    * Subscribers to the Oxford Analytica service have access to
Consensus Economics forecasts as a bonus. These are presented within the OA
service selected, so you never have to connect to another site.
    * InternationalAffairs.0om (http://www.internationalaffairs.com), a
new OA service, is a useful tool for researchers, providing an extensive
set of links to international news services; governments, NGOs,
international financial institutions; data and statistics; and journals,
think tanks, and research organizations. Currently numbering its collection
of links in the thousands, the organization welcomes suggestions for
additional sites to include.
    Oxford Economic Forecasting
    OXWEB (http://www.oxweb.com) was developed to deliver Daily Briefs
to the desktops of OA clients via the Internet, with a range of
registration options for configuring optimal delivery formatting.
Subscriptions to the full-service are costly, though academic institutions

can gain access through a substantial discount (with an embargo on the Briefs for 90 days). The public can access recent headlines and commentary using the OXWEB site. It's an excellent way to view Today's and Yesterday's Briefings. While the public can search the database, retrieving informative he adlines, the full-text is available to subscribers only. The firm is exploring a pay-per-use option, possibly through an online store.

Founded in 1981, Oxford Economic Forecasting's Economic Analysis for Business (http://www.oef.com) provides detailed projections for over 70 countries and international industrial statistics for the world's major economies, with an emphasis on the U.K. Its economic forecasts, issued in reports and discussed at conferences, are complemented by a full range of consulting services. Areas of particular expertise include product market forecasting, scenario analysis, and tax analysis. Forecasts cover the full spectrum of industrial sectors in the U.S., Japan, and major Western European economies; Daily Briefs provide insight on key economic and political developments, together with detailed projections for over 65 economies. Subscribers can search the Hilfe Economic Briefs Archives. A limited amount of data is available for free, so take advantage of a month's trial to fully test the service.

Global Analysis products for Developed Economies includes:

* World Economic Perspectives, a quarterly **report** detailing the outlook for 22 major economies, updated by World Economic Prospects Monthly Review

* A European Economic Prospects Supplement provides forecasts for an additional 11 smaller European economies

* World Long-Term Economic Prospects sets out projections for the major economies over the next 10 years

* U.S. Weekly Brief analyzes the latest economic developments in the U.S.

* Commodity Price **Monitor**

* Miscellaneous presentations and special reports

Emerging Markets consists of Emerging Markets Economic Outlook, updated by the monthly Emerging Markets Watch, plus an array of presentations and special reports by contributing analysts and researchers.

The Industrial Analysis Service consists of International Industrial Prospects, a quarterly **report** forecasting the industrial sector (U.S., Japan, U.K., and major Western European economies), updated by the Monthly Review (plus SupplementaryTables), and an array of miscellaneous presentations from OEF-sponsored conferences and special reports issued by the contributing analysts and researchers.

The U.K. (Macro) Economy service provides "detailed analysis of over 70 industrial sectors; the 13 government office regions; and projections for over 50 categories of consumer spending for the U.K. as a whole and across the 9,000 postal sectors."

The firm's user-friendly economic models used to produce its forecasts (OEF Global Macroeconomic Model, International Industry Model, U.K. Macroeconomic Model, U.K. Industry Model, U.K. Regional Model, U.K. Consumer Spending Models) are available to clients who wish to develop their own scenarios or conduct "what-if" simulation analysis. These models were developed using the firm's own model-building software, OXMOD, which is also available to clients so they can "build and solve their own macro, micro, single or multi-sector economic models, and to tabulate, export and graph the results." (The Users' Manual is accessible via the Web site.)

The Economist Intelligence Unit (EIU)

The Economist Intelligence Unit (http://www.eiu.com) has a rich history of involvement in analyzing economies the world over. Many of the current products available from EIU have evolved from printed works of the Unit and other entities the firm acquired through the years, such as Business International (BI). BI regional newsletters, Financing Foreign Operations, and ILT (Investing, Licensing, and Trade) have been pulled apart, combined with other EIU information sources, and reassembled to provide Country Briefings, Fact Sheets, and news updates.

EIU DataServices consists of three products: CityData, CountryData, and CountryIndicators. Subscriptions are available for each product individually or for the package (at a discount). Information retrieved from these services can be manipulated, displayed, analyzed, downloaded, and incorporated into reports and presentations. Enterprise-wide accounts are easy to set up and manage.

* CityData is EIU's city-by-city guide to product prices and business costs in 123 cities around the world.

* CountryData is an analytical database of worldwide economic indicators and forecasts. CountryData allows you to compare annual and quarterly data on 117 countries worldwide across 27 economic series; access data on 117 major economies (updated monthly); view text summaries of the EIU's short-term political and economic forecasts on 181 countries; and see trend graphs (1980- 2001).

* CountryIndicators is the guide to market size and growth potential for the world's 20 largest economies. Two hundred and fifty data series provide a picture of country market size and growth potential for 60 major markets worldwide, with 5-year forecasts, including data on industries, demographics, consumption, average wages, income levels, infrastructure, and local business environments. Charting is easy, permitting users to analyze the numbers online, at the desktop.

EIU's Online Store (http://store.eiu.com) allows viewers to select specific countries, data elements, and time periods and to purchase precisely what they need each time. Specific data elements fall into six categories: business, data services, economy, industry, politics, and regulations). Choose a country, separate articles, sections of reports (EIU's standardized **report** structure makes for easy cross-country comparison), or purchase an entire document (search by title).

* Country Forecasts contain 5-year macroeconomic projections for 60 of the world's largest economies. Each Country Forecast includes a regional overview and global outlook. Main reports of approximately 40 pages each appear twice each year.

* Country Reports are monthly updates for 117 countries, with statistics for at least 150 data points each.

* EIU Electronic Services permits immediate access to EIU's "full range of publications on country, industries, and best practices through the electronic format of your choice": intranet, Lotus Notes, CD-ROM, online services, the Internet.

* EIU Views Wire (http://www.views wire.com) carries up to 200 articles a day selected by the Economist Intelligence Unit, the Economist Group, and a number of external partners, including the Economist, Journal of Commerce, Financial Times, the BBC Monitoring division, CFO magazine, China Online, and the OECD, among others. With substantial costs involved in annual subscriptions, take advantage of Views Wire's free 2-week trial.

* EIU latest (http://www.eiu.com/latest), presents approximately 18 months of articles (headline listing, with date, linking to full-text) for public access.

* The Economist is also accessible from the EIU homepage, including a back issue archive (2 years) and easy-to-use search capabilities, thereby enhancing your print subscription. Corporate pricing is based on the number of authorized users; access for academic institutions is specially priced ($1,000 for a single kiosk; $2,500 for a single building; $4,500 for campus-wide access; $7,000 includes remote access capabilities). EIU databases (CityData, CountryData, and CountryIndicators) can also be accessed through Alacra (http://www.alacra.com). (Some may remember this Web-based aggregator in its earlier incarnations as DataDownlink, .xls, or PortalB.) Other economic resources available through Alacra include Euromonitor, Quest Economic's full-text Country Risk reports, and OECD Main Indicators.

Quest Economics

Quest Economics Country Risk Service (http://www.questeconomics.com)

offers industrial and emerging markets coverage through quality analysis of political, economic, and business environments in over 240 countries. The database comprises over 45,000 articles/reports, with some 8,000 new reports added annually:

* 2,500 new in-depth country risk profile reports added each year
* Over 3,500 forecasts, many long-term for 5 years or more
* Macro-economic histories plus long-, mid- and short-term forecasts
* Economic indicators and other vital data including financial, money market, interest rate, exchange rate, inflation, oil, and money supply figures
* Comparative statistics, opinions, forecasts, statistics, and analysis

Quest differs from some of the services previously mentioned in that the analyses do not originate from its staff. Rather, they are contributions from "leading economists in international banks, research organizations, government agencies, and specialist press."

While Quest Economics updates daily, contributor publishing schedules vary. To assure that you retrieve the most current **report**, use the Web site to view all of the organizations that have issued reports on a particular country. These "citations" include the **report** type (short or long) and number of times issued per year. The list is quite lengthy and detailed, covering specific industries as well as economic and **financial** indicators.

Sample **data** pages, such as the one in the "Quest Economics **Data** Web Page" sidebar on page 51, are available for view (i to the full-text), but do require registration. (The form is brief, giving you immediate access to samples, but make sure to note that the password you are given is case-sensitive.) The source for each article/ **report** and the date of issuance appear in the citations.

Quest Economics is available via the Internet through several hosts and traditional dial-up services, including Alacra, DataStar, DowJones, LexisNexis, Northern Light, Profound, and Factiva.

Politically Risky

While not developed specifically to focus on economic issues, political risk analyses often forecast the local business and investment climate. Knowing precisely how these forecasts are put together will help you assess the validity of the data. Some groups rely on analyses provided by individuals working in a particular country, so tracking the efficacy of forecasts, country-by-country, is essential.

PRS Group

Located in Syracuse, New York, the PRS Group (http://www.prsgroup.com) has been in business since 1979. Tapping into a pool of hundreds of country experts located around the world, reports are produced and peer reviewed prior to publication. Most noted for its Political Risk Yearbook (available in print, CD-ROM, and online), the firm's best print offering has to be its Handbook of Country and Political Risk Analysis. This work analyzes methods used by the 11 leading suppliers of country and political risk information. The firm offers academic institutions a 50 percent discount for all of its products.

Subscribers can search the PRS databank through the PRS Online Web site (http://www.prsonline.com). The home page (see Figure 5 on page 54) shows forecast highlights from the latest issued PRS **report**amp; with a link to the full text. The CountryWire service, providing access to nearly 200 articles for each country selected, chooses articles primarily from wire services around the globe. (Non-subscribers can view the full text for the most recent five articles for any country selected.) Only subscribers can get to the full Country **Report**amp; (PDF format),but highlights of the Country Forecasts, the fact sheet, and map are accessible to all.

Each Country **Report**amp; follows "a consistent format to make finding the information you need faster and easier," including a short-term (18-month) and long-term (5-year) forecast summary of the

149

business climate; fact sheets with 10 years of historical data for key economic indicators; a country profile, presenting graphical comparisons of a country's economic performance against other countries within the region and the rest of the world; background information, including history, geography, social conditions, economic conditions, and international relationships; detailed descriptions of the most likely changes in government policy on trade and investment, taxation, debt, and exchange rates for the short and long term; and an analysis of the country's political power structure. The current state of risk in 100 countries is updated semi-annually by Country Forecasts.

The PRS Group's monthly International Country Risk Guide includes financial, political, and economic risk ratings for 140 countries available in print, CD-ROM, or e-mail spreadsheet format. (Historical data is available on diskette.) Subscribers can access the online database (http://www.icrgon line.com) (see Figure 6 on page 54) that "provides a 1-year history of analysis. All statistical tables are available online as well as for download in Microsoft Excel format."

Originally designed with the student in mind, PRS Country Data (http://www.countrydata.com) permits the user to select the country and data elements to **display**& in a pay-per-use mode. The database includes historical data back to 1984 for over 140 countries.

In 1986, PRS was purchased by International Business Communications; a series of mergers led to the formation of Informa Group as the parent company. From a user's perspective, the match was less than ideal. PRS' management bought the company back at the beginning of 2000. Since then, there has been significant improvement in terms of Web access to data and the return to stable publication quality and timely releases.

PERC

Established in Hong Kong in 1976, PERC -- Political and Economic Risk Consultancy, Ltd. (http://www.asia risk.com) coordinates a team of researchers and analysts in the ASEAN countries, Greater China, and South Korea. (PERC's managing director, Robert Broadfoot, is an American who has lived in Hong Kong since 1975.) The firm "helps companies understand how politics and other subjective variables are shaping the business environment in individual Asian countries, as well as the interlinkages between countries and the people of the region." In addition to its consulting work, the firm offers a range of products:

* Asian Intelligence ($595 per year), PERC's fortnightly newsletter, covers a single topic in each issue (such as corruption, business costs, nationalism, foreign investment trends, etc.) from the perspective of each individual country within the region. Asian Intelligence is available in print and via the Web.

* The Country Risk Monitoring Service consists of reports on the countries of the region. The reports are designed to show how and why business risks are changing and what companies should watch for in the near- and medium-term that might affect the business environment. The cost of this service is $1,080 per year for online access to all nine countries covered by the service, but subscribers can purchase separate reports for individual countries (prorated). Each subscriber also receives one print copy.

* Once each year, the firm issues its Business Environment **Report**& comparing various socio-political and economic variables in individual Asian countries. PERC surveys "over 1,000 senior expatriates living in Asia to obtain their perceptions of a range of critical subjective risks and variables such as corruption, labor quality; intellectual property rights risks, and other systemic shortcomings. The **report**& uses a graphic and tabular **layout**& to communicate key sociopolitical risks quickly and effectively and also to present the latest economic data and forecasts. Subscribers also receive a password with which to access the Business Environment **Report**& section of PERC's asiarisk.com Web site, where you can receive updates to the economic statistics throughout the year and also

download the **report**amp;, its tables, and formatted spreadsheets into your own computer. Cost: U.S. $535 per **report**amp;. Countries covered: Australia, China, Hong Kong, India, Indonesia, Japan, Malaysia, Philippines, Singapore, South Korea, Taiwan, Thailand, the United States and Vietnam."

The statistical section of the asiarisk. com Web site is available to anyone who possesses an annual online subscription to one of the services (i.e., subscribe to one, gain access to online data for all). While no "pay-as-you-go" scheme currently exists, academic institutions can receive substantial discounts on the services provided by PERC.

World Markets Online

A newer entrant to the market is the Country Analysis portion of World Markets Online (http://www.worldmarketsonline.com). Originating in the U.K. in 1998, this "portfolio of established online news risk assessment services" was designed for the Internet, rather than offering a redesigned, Internet version of an existing product like most of the other services listed here. Thus, the amount of material presented on each screen and the size of each **report** is ideally suited to the medium. While World Markets does a good job of using the Internet as a delivery mechanism, it does not take advantage of the Web as a marketing tool. The home page tells us precious little about the entity that developed and continues to manage the service. With so many other services and Web sites from which to choose, we need something to persuade us that subscribing to World Markets Online will better enable us to assess the risks inherent in a global marketplace.

There are five services currently available through World Markets, of which Country Analysis is but one (the others are Regulatory Analysis, Automotive, Energy, and Telecom), covering 185 countries. Access is by subscription only, and readers should know that the Web site is not informative until a password is supplied, though the firm is quite willing to distribute passwords for limited trials. Once past the Country Analysis sign-on page, you view summaries of news (Dally Analysis) and Special Reports, each linking to the full text. There are five to six Analyses added daily, each with a section on "Implication for Investor," linking the subscriber to the analyst who created the **report** in the event that the user wants further information. Ten Special Reports are added to the site each week. The Risk Ratings table presents 185 countries and their rating in terms of 1, 2, and 3. The Archives (of Daily Analysis and Special Reports) can be searched by country, category, or keyword, limited by date. There are 3 y ears' worth of analyses and reports currently in the archive.

Each Country **Report** (approximately 30 pages in length) contains a summary of Economic Risks linked to a broader discussion of the Economic Environment and a table of economic data (4-year historical data plus 1year forecast). Based in London, each of the 60+ analysts producing these reports has at least one advanced degree and come from the regions about which they write. More than 200 editors worldwide contribute to the news and analysis. The parent company, World Markets Research Centre (WIVIRC) (http://www.wmrc.com) is a publicly traded firm providing research analysis online through WorldMarketsOnline.com and a series of printed reports, Business Briefings, covering six sectors: Automotive and Truck, Aviation, Infrastructure, Healthcare and Pharmaceutical, Purchasing and Supply Chain, and Technology and Telecom.

Its Purchasing Research Services consists of industry portals designed to assist purchasing managers within specific industries connect with their supply-chain. Operated on behalf of the International Federation of Purchasing and Materials Managers (IFPMM), the site is freely available to purchasing professionals, worldwide.

WMRC is about to launch a sixth service, Economic Forecasting, its global economic monitoring service. The service will feature same-day intelligence for 185 countries, (country, regional, and global financial stories, plus special reports and features examining and debating the longer-term issues underpinning the global economy); Country Economic

Reports (in-depth analysis and forecasts focusing on performance, policy, and structure); 5-year economic forecasts (downloadable); a globalization index (unique weighted index scoring the degree of globalization in each country, examining the correlation between globalisation and dynamic growth); Global Economic Outlook (quarterly overview of current issues and developing trends); and Sovereign Credit Risk Ratings (consensus). A combined subscription (Country Analysis and Economic Forecasting) will be available at reduced rates.

Summit Analytical Associates (SSA)

As is true of some of the other firms mentioned in "Table 5, Investing Plus!," beginning on page 66, SummitAnalytical Associates (http://www.s2a.com/summit.html) concentrates on investment opportunities in emerging markets. Political and economic risks play an important part of the assessment as to whether or not a significant investment ought to be made in a particular country. "Supported by an international network of analysts, researchers, and scholars with a broad range of expertise, Summit Analytical Associates is able to provide clients with the cutting-edge analysis necessary to navigate the often volatile political environment of emerging market states." The firm's range of services includes the following:

* Country-specific political risk reports
* Strategic analysis of sector/industry specific risk
* Political risk models designed to enhance medium- and long-term decision-making
* Scenario planning to aid in the management of uncertainties associated with emerging market operations
* Continuous monitoring of public policy and political developments

SAA's Emerging Market Political Risk Reports provide political and economic analysis for select emerging market states. Each **report** reviews current developments as well as providing the risk scenarios and forecasts necessary to maximize investment opportunities and minimize risk exposure. Coverage includes political background, economic profiles, recent political developments, state-labor-management relations, electoral analysis, institutional relations, political actors, interest group activity, public policy developments, and potential sources of civic unrest and political violence.

Sample reports should be requested. The sample currently online is rather dated and, if typical, fairly brief (relative to the other services mentioned above). An assessment of the political climate makes up the bulk of the **report**, as one might expect, with only six to eight paragraphs focusing on economics in the typical country **report**. Ordering reports is simple (credit cards accepted); reports are delivered via e-mail.

Governments and NGOs

All economic forecasts begin with economic data. The more reliable the statistics, the better the basis from which to run your own model. Governments can be a terrific source of macroeconomic data for both their own needs and the benefit of other countries too.

Finding authoritative Web sites around the world can be difficult if you use a search engine to locate each specific ministry of finance, central bank, etc. It might be easier to remember one or two of the following Web sites that will link you to official statistical Web sites by country:

* To identify official government sites, consult Governments on the Web (http://www.gksoft.com/ govt/en), even though you should remember that the site is not updated on a regular basis.
* Each of the following Web sites provides links to Web servers at statistical agencies around the world:
* U.S. Census Bureau Statistical Agencies (International) Web Page (http://www.census.gov/main/www/stat_int.html)
* Web Servers at Statistical Agencies (http://www.ssb.no/english/links)

* Statistics Netherlands
(http://www.cbs.nl/en/services/links/default.)asp)
        * Statistical Data Locators
(www.ntu.edu.sg/library/stat/statdata.htm)
        * If you think that the United Nations might have the data you need,
but you cannot find it on the main home page or sitemap
(http://www.un.org), it may be a product of a division within the UN. To
find an alphabetical listing of all divisions and links to the UN Web
sites, go to http://www.unsystem.org.
        International and non-governmental organizations (NGOs) collect
significant amounts of data from country governments and provide
statistical analyses and forecasts of selected indicators in selected
regions and countries. These analyses can be presented within databases,
sometimes accessible via the Web, or in a series of country-specific
reports issued periodically. Table 1, "Governments, Government Data, and
NGOs," beginning on page 57 lists a few of those Web sites carrying
economic data of quality in quantity.
        Policy Issues
        Where governments gather and publish economic statistics, issuing
periodic forecasts of the economy, we usually turn to others to help us
make sense of the various policies and issues. Key sources for this type of
analysis are groups of individuals who get paid to think and write on
policy issues. You may glimpse these gurus on Sunday television news
programs or read their articles in journals. The Web sites of their
institutes or think tanks often contain working papers and other products
of their research.
        Some of these groups have an agenda -- the bias can be conservative
or liberal -- and are quite clear about such leanings on their Web site and
in their published works. Others are less transparent and it remains the
responsibility of the user to discern objectives and distinguish the
objective. This remains true of associations and other not-for-profit
organizations and institutions issuing economic studies. Some of the Web
sites I've found most useful, and the reasons why I like them so much,
appear in Table 2, "Associations, Organizations, Research Institutes, and
Think Tanks," beginning above.
        More Than Academic
        Some of these research institutes can be found on university
campuses, with their Web sites buried on the university's Web site, often
within the Economics Department. Even without these institutes, the
academic faculty members can be a valuable resource for those seeking an
understanding of economic situations.
        While the focus of an individual professor's research will likely be
narrow, his/her Web site may include material for an economics course,
either introductory or advanced. Some course material may be for
"registered students only," but other commercial distance-learning sites
are springing up to teach us about economics. Textbooks used for some of
these courses are now available online.
        Universities with exceptional libraries will likely have a
collection development librarian responsible for recommending economic
material worth acquiring. Academic librarians, familiar with "the best"
economic resources, data, and links, can be of enormous assistance to the
rest of us. Not meant to be comprehensive, Table 3, "Economic Education and
Academic Institutions, 'Real' and Virtual" (beginning on page 62), consists
of a selection of sites I've found particularly interesting and useful.
        Economic (Forecasting) Journals
        In addition to the journals mentioned in the tables above, and those
covering the science of forecasting (e.g., Wiley's Journal of Forecasting
and Elsevier's International journal of Forecasting), several
business-oriented economic journals have become essential tools for those
monitoring global economies.
        The Economist (http://www.economist.com) is a weekly international
news and business publication offering clear reporting, commentary, and

analysis on world politics, business, finance, science and technology, culture, social issues, media, and the arts. Economic trends form a significant portion of the business and finance section of the magazine. Every week, a topic of importance is featured, along with a country or industry survey. Economic, financial, and emerging market indicators appear at the back of each issue; the Markets & Data section of the Web site includes weekly economic and financial indicators. Articles with fees attached are duly noted on the screen; non-subscribers can purchase access to them online (fees processed through Northern Light).

Each week, the Far Eastern Economic Review's Economic **Monitor** (http://www.feer.com/indexes/econmindex.html) spotlights an economic trend in a particular Asian country. (Major countries within the region are featured at least once each quarter.) Using the left-hand navigation bar, viewers can link back to the current week's edition. Full-text articles made available online and even those accessed through the archives are free.

Journals oriented toward global investment, such as Euromoney (http://www.euromoney.com) and Asiamoney (http://www.asiamoney.com), often carry articles, issue supplements, or create special issues devoted to international economies, presenting specific investment opportunities within a region or industry sector, including economic forecasts.

* "Euromoney is the world's most authoritative source of information on trends in international banking and capital markets. Its monthly coverage of developments in foreign exchange, securities trading, cash management, custody, payments and settlements has been groundbreaking. Euromoney has a level of understanding of international debt and equity markets, derivatives, and the business of banking that the newspapers and wire services do not." Financial briefings for each country's economy, financial indicators, debt and equity markets can be found by clicking "Regions & Countries" in the left-hand navigation bar. Though registration to the site is required, it is free of charge.

* Asiamoney is "the leading authority on finance, banking, investment, and treasury in the Asia-Pacific." For the past 10 years, this most influential financial magazine has provided readers with "in-depth coverage of the latest, breaking developments in Asian finance, banking, investment and treasury" that can't be found anywhere else. "The combination of a five-strong editorial team based in Hong Kong with an average of more than 10 years' experience of the Asian financial markets, and an unparalleled network of correspondents ensures that Asiamoney's readers get the in-depth analysis that they need month after month after month." While it is possible to search the Asiamoney archives online, access to the most recent two issues is restricted to subscribers only."

With the exception of the Far Eastern Economic Review (available from Factiva mainly), the text articles from most of these publications also appear on the traditional online services, e.g., Factiva, Dialog, LexisNexis, FT Profile, etc.

Banking on Convergence

At one time, access to top-level economic forecasts was limited to the preferred clients of an investment bank. There was even a Chinese wall between those responsible for investments and those involved in or with other operations. Now, while embargoed for a period to assure that clients still get access to data first, economic forecasts made by banks, investment or commercial, often form key parts of a firm's Web site. Some have made a name for themselves forecasting the economy as "must reads." A few of the many banks and investment analyst sites containing up-to-date economic forecasts are listed in Table 4, "Commercial and Investment Banks and Bankers," on page 65.

Investext

Economic forecasts made by these same banks are also available through a variety of fee-based services online or via the Web, though finding company-specific analyst reports on some of the Web-based services is easier than identifying individual economic forecasts. Investext's

154

Research Bank http://www.investext.com) permits a keyword search (Browse by
Report Type "Investing/Economic") and you can limit by date,
author, contributor, industry, or region. Recent economic reports retrieved
from such a search included several EIU Country Views and Alerts, plus
country-specific economic weekly briefings from investment banks located in
the U.S. and abroad. (Similar services, such as Multex, may also be
consulted for economic forecasts issued by investment banks.)

ISI Emerging Markets

ISI Emerging Markets (http://www.securities.com) is a veritable
supermarket of quality data, news, and analysis from local markets and from
over 4,400 publications (English and original language). The firm began in
1994 as Internet Securities Inc., covering just a few countries in Eastern
Europe. Euromoney Institutional Investor Company acquired Internet
Securities Inc. in 1999. It quickly distinguished itself by acquiring
unique information resources from within the region. Coverage soon spread
from Eastern Europe to include Asia and Latin America, with six more
countries added in just 12 months. An incredible list of sources is
offered: newswires/ news agencies, magazines, newspapers, Internet
publications/online user groups, banks/brokerage houses (e.g., Epsilon),
rating agencies, associations, government institutions, central banks,
consultancies/market research, stock exchanges, academic institutions,
corporate communications/press releases, and information aggregators, such
as Multex.

Superbly designed, the Web site permits convenient access to
business intelligence for emerging markets: current news, hard-to-get
company and industry information, financial markets data, and macroeconomic
analysis for 35 countries. The site maintains links to "standards" found
elsewhere (e.g., CIA World Factbook & EIU Viewswires), plus
lesser-known sources from within the country and region researched
(highlighted in the left-hand navigation bar, changing as you switch
effortlessly from country to country).

The intuitive user interface helps users quickly find information; a
keyword searching capability provides access to current news and analysis
and archived data. Users can download text and spreadsheets into Word or
Excel. Premium services offered include an e-mail alerting feature for the
notification of personalized news and information. Intellinews feed, a
daily feed of news in English about macroeconomics, political, and company
information, covers 15 countries in Central and Eastern Europe; it is
produced locally in each country by Internet Securities Inc. About 100
articles a day are delivered early every morning to specific customers who
want in-depth information about each country. This news feed is also
published through other information vendors, such as Factiva.

The firm's content redistribution service, ISI InfoStream, "is a
customizable local language and English data feed of key financial and
business information," which permits vendors to host "targeted intelligence
on local markets, companies, and industries."

* Use Newstracker to "select daily news stories from leading local
sources in each market, including a 30-day archive ready to be published on
your Web site."

* Company Profiles provides "fundamental information covering all
publicly traded companies in each Latin American and Central and Eastern
European market, updated on a quarterly or daily basis, providing basic
company and financial information of each publicly traded company."

* Industry Profiles offers "basic overviews of top industries
including pricing and statistical information for the top companies per
industry offered with a daily or quarterly update.

The advent of the Web has led to plethora of investment-oriented Web
sites. While most do a better job forecasting the financial markets than
the economy in general, several contain economic news and data (see Table
5, "Investing Plus!," beginning on page 66).

Is There Really a New Economy?

Traditional measures of commerce are being adjusted to accommodate

elements of the "new" economy. As these are factored into the equation, the models we choose to forecast consumer spending, for instance, may be drastically reconfigured. Until then, we will have to find other ways to define, assess, and predict the future of the newer ways of doing business.

Traditional market research firms have shifted significant resources to monitoring future technologies and the use of the Web for commercial purposes. Table 6, "Measuring the New Economy," on page 67, summarizes some of the sites that track these statistics and issue forecasts for various elements of the "new" economy.

Your Turn Now

Access to economic forecasts, historical data, and discussions of policy issues has never been easier. In the past, one had to subscribe to expensive services and practically learn to program a computer before being able to discern what the economy might look like next quarter or next year. With the advent of the Web, you've got your choice of sources, some now permitting access on a pay-as-you-go basis. This places the onus on the user to understand multiple sources, efficacy of models, and past performance. Study your sources. Read all the footnotes. Have lengthy conversations with experts. You have to take care before acting on the advice and predictions retrieved online.

To achieve success in the future, services will have to demonstrate commitment to continuous improvement. In addition to facilitating access to economic data and reliable forecasts, these services must provide assistance to all levels of users, expert and novice alike: understanding how best to analyze the data, adequately assess situations, and determine the best course of action.

The sites mentioned in this article are merely a starting point. Evaluate the best resource for your organization's economic needs, understand its limitations, and search for alternative solutions. Numbers are our friends, but only when they're right.

Barbie E. Keiser is an information resources management consultant located in New York City.

Table 1

Governments, Government Date, and NGOs

Asia Pacific Economic Cooperation (http://www.apecsec.org.sg)	Click on "Member Economies" for country reports and links to member sites.
Asia Recovery Information Center (http://aric.adb.org)	Informative and current site, with semi-annual review of Asia's recovery. Recovery Watch deals with the economic performance/ progress made in each country; Post-Crisis Policy Forum, Country Focus, ARIC Indicators, International Assistance, Meetings & Conferences, and Links to Institutions.
Asian Development Bank Economic Statistics (http://www.adb.org/ Economics/default.asp)	Economics and Statistics includes links to country statistics, Asian Development Outlook, Key Indicators, Asian Development Review, Developing Asia (annual report), **Economic**
Reports, Other	Publications. PDF and XLS options available for reports and tables.
(U.S.) Bureau of	Shortcuts to national, industry,

Economic Analysis
(http://www.bea.doc.gov)
international, and regional economic data, articles, and papers/presentations.

(U.S.) Bureau of Labor
Statistics
(http://stats.bls.gov)
Direct links to economic statistics, inflation and spending measures, employment and wages data, productivity measures, international statistics, and worker safety and health data.

(U.S.) Census Bureau
Economic Programs
(http://www.census.gov/econ/www)
Links to economic indicator data pages issued by the Census Bureau.

(U.S.) Census Bureau
International Data Base
(http://www.census.gov
/ftp/pub/ipc/
www/idbnew.html)
"A computerized source of demographic and socio-economic statistics for 227 countries and areas of the world."

(U.S.) Census Bureau
New on Our Site
(http://www.census.gov/
cgi-bin/main/newsite)
An easy may to keep up with what's been added to the Census Bureau Web site in the past month.

(U.S.) Census Bureau
Publications: Business
-- Trade and Services
(http://www.census.gov/
County Business
prod/www/abs/business.html)

Manufacturing, Mining,
PDF files for business publications issued by the U.S. Census Bureau, including 1997 Economic Census Business Reports;

Patterns; Quarterly Financial
Reports --

and Trade; 1992 Census of Wholesale Trade (+ Monthly Sales and Inventories); Census of Retail Trade; etc.

(U.S.) Census Economic
available in the
While the data is

Briefing Room
(http://www.census.gov/cgi-
bin/briefroom/BriefRm)
White House Economic Briefing Room, some may find this format more appealing.

(U.S.) Central Intelligence
Agency Publications
Access CIA publications, including the World Factbook (http://www.

and Reports
(http://www.odci.gov/cia/
publications/pubs.html)
odci.gov/cia/publications/factbook/
index.html) and Handbook of International Economic Statistics http://www.odci.gov/cia/di/
products/hies/index.html).

Country Commercial Guides
(http://www.state.gov/
www/about_state/business
Released by the (U.S.) Bureau of Economic and Business Affairs, "Country Commercial Guides

/com_guides/index.html)

(CCG's) are prepared annually by U.S. embassies with the assistance of several U.S. government agencies. These reports present a comprehensive look at countries' commercial environments, using economic, political, and market analysis." Annual Country Reports on Economic Policy and Trade Practices are available at http://www.state.gov/www/issues/economic/trade_reports/index.html;

Background Notes can be accessed at http://www.state.gov/www/background_notes/index.html.

Country Reports on Economics and Trade Practices (http://www.state.gov/www/issues/economic/trade_reports/index.html)

"Comparative analysis of the economic policies and trade practices of countries with which the United States has significant economic or trade relationships."

Economic Commission for Latin America and the Caribbean Economic and Social Statistics (http://www.eclac.cl/estadisticas/default.asp?idoma=IN)

Statistical information and reports on Latin American economies and prospects.

Economic Information Systems (http://www.econ-line.com)

EIS offers free analysis of economic conditions and trends for the United States, all 50 states, and 60 metro areas. "Data and charts that may be downloaded for use in your own applications and reports... free economic data from U.S. government sources that is reformatted for use with your PC spreadsheet and statistical applications" is made available to all.

Economic Issues -- U.S. Department of State International Information Programs (http://usinfo.state.gov/topical/econ/econ.htm)

News, journals, and links to international economic and trade resources.

Economic Statistics Briefing Room (http://www.whitehouse.gov/fsbr/esbr.html)

Federal Statistics (U.S.) on production, employment, income, money, output, prices, transportation, and international

<table>
<tr><td></td><td>(trade-related) data. Each statistic presented in chart format with 2 months data available for comparison.</td></tr>
<tr><td>Eurostat (http://
www.europa.eu.int/en/
comm/eurostat/eurostat.html)</td><td>Access statistical information from the EU with many key indicators available as free downloads.</td></tr>
<tr><td>FRB Beige Book (http://
www.federalreserve.gov/
fomc/beigebook/2001)</td><td>The Beige Book summarizes economic condition information by Federal Reserve District.</td></tr>
<tr><td>FRED -- Federal Reserve
Economic Database
(http://www.stls.frb.org
/fred)</td><td>An economic time-series database.</td></tr>
<tr><td>Fed in Print (Federal Reserve
Board in San Francisco)
(http://www.frbsf.org/
publications/fedinprint/index.
html)</td><td>In addition to searching the database, on can find economic newsletters, an annual review of the economy by the staff, and working papers.</td></tr>
<tr><td>FedStats (http://
www.fedstats.gov)</td><td>"The gateway to statistics from over 100 U.S. federal agencies."</td></tr>
<tr><td>FirstGov.gov
(http://www.firstgov.gov)</td><td>Click on "Business and Economy" for Related Links.</td></tr>
<tr><td>Government Information Sharing
Project
(http://govinfo.kerr.orst.edu)</td><td>Oregon State University's Government Information Sharing Project provides easy access to demoraphic, education, and economic data from the U.S. government, with links to other government Web sites and Oregon-specific data sources.</td></tr>
<tr><td>House of Representatives Joint
Economic Committee
(http://www.house.gov/jec)</td><td>Search for publications coming out of the Joint Economic Committee; obtain research findings, studies issued by the Comittee, and hearing statements.</td></tr>
<tr><td>InfoNation (http://www.un.org/
Pubs/CyberSchoolBus/Infonation/
e_infonation.htm)</td><td>View and compare the most up-to-date statistical data for the (UN) Member States.</td></tr>
<tr><td>Inter-American Development Bank
(http://www.iadb.org/int/sta/
ENGLISH/staweb)</td><td>Statistics and Quantitative Analysis Unit's Searchable Web Databases, Statistical Tables and Graphs, Country Data,</td></tr>
</table>

Regional

Reports, **and** Links.

International Economic Data   **"Links

159

to Web sites that provide
(http://www.dallasfed.org/   economic and financial
data,
   htm/data/**interdata**
.html)   exchange rates, trade information
   and central banks for countries
   worldwide."

International Monetary Fund   Search for publications from the
(http://www.imf.org/external/   organization, link to research
pubind.htm)   papers, country policy intentions,
   and country profiles (http://www.

imf.org/external/country/index.htm).

Key indicators for the euro area   Set of tables (accompanied by
(http://europa.eu.int/comm/   commentary) presents the most
economy_finance/document/euro/   relevant economic statistics
keyindicators/main_en.htm)   concerning the euro area. Updated
   before each Eurogroup meeting of
   the ECOFIN ministers (quarterly).
   Pages links to latest Business and
   Climate Indicators presentation
   paper (PDF).

OECD Statistics (http://www.oecd.   The home page for statistics from
org/std) and OECD Washington   the OECD is not the only place to
Center (http://www.oecdwash.org/   find economic data at this
dat online.htm)   organization. The Washinton Center
   provides easy access to data and
   extracts from major publications.

Stat-USA Newstand (http://www.   Purchase resonably priced ($1–20)
stat-usa.gov/newstand)   reports on an individual rather
   than subscription basis: State of
   the Nation (U.S. Economic
   Releases), Industry Sector
   Analysis, International Market
   Insight Reports, County Commercial
   Guides, Best Market Reports, Daily
   Trade Opportunities.

Statistics Canada (http://www.   Search Canadian Statistics or link
statcan.ca/english/Pgdb)   to the latest economic indicators
   and conditions.

Strategis Guide for Economists   Set of economic research
(http://strategis.ic.gc.ca/sc_x/   publications issued on a quarterly

engdoc/economists.html?   basis (PDF format), supplemented by
strategisfor=e_ eco)   monthly newsletters available
   online.

Treasury Bulletin (http://www.fms.   "The Treasury Bulletin, issued
treas.gov/bulletin)   quarterly by the Financial
   Management Service, contains a mix

of narrative, tables, and charts on
   treasury issues, federal financial
   operations, international
   statistics, and special reports
   such as liabilities and other

financial commitments of the U.S.
government. A free e-mail
notifcation service is available to
FMS Web site users that will notify
you of changes to the FMS Web pages
to which you subscribe."

UN/ECE Economic Analysis Division
(http://www.unece.org/ead/
ead_h.htm)

Papers, conference presentations,
Economic Survey of Europe, Economic
Bulletin of Europe, Population
Analysis (with links to POPIN sites
throughout the region).

United Nations Economic and Social
Development Web site
(http://www.un.org/esa/index.html)

Link to reports by topics and
region (e.g., African Development,
Environment, Crime, Narcotics,
etc.).

(UN) Economic Statistics
(http://www.un.org/Depts/unsd/sd_
economic.htm)

The Monthly Bulletin of Statistics
is available to subscribers only
(a free sample is on the Web site).
Site contain explanations for
methodologies employed, glossary,
and news regarding the Section.

Virtual Library on International
Development -- Canadian
International Development Agency
(http://www.acdi-cida.gc.ca/
virtual.nsf/pages/index_e.htm)

This collection of links to
international development resources
on the Internet is organized by
Topic (economics). Country (A-Z),
Region (continent), and
Organizations (governmental and
NGOs). The Development Reference
Desk provides easy access to other
libraries, portals, publications,
and statistics that focus on
developing economies.

World Bank Research
(http://econ.worldbank.org)

Economic research from the World
Bank includes specific reports
and links to project Web sites.
Access to Competitiveness
Indicators is available at
http://wbln0018.worldbank.org/psd/
complete.nsf.

World News Connection
(http://wnc.fedworld.gov)

"World News Connection (WNC)...
offers an extensive array of
translated and English-language
news and information. Particularly
effective in its coverage of local
media sources, WNC provides you
with the power to identfy what
really is happening in a specific
country or region. Compiled from
thousands of non-U.S. media

sources, the information in WNC
covers significant socioeconomic,
political, scientific, technical,
and environmental issues and
events."

Table 2

Associations, Organizations, Research Institutes, and Think Tanks

AEI Economic Outlook (http://www.aei.org/eo/eofront. html)	American Enterprise Institute for Public Policy Research monthly publication.
American Economic Association (http://www.vanderbilt.edu/aea)	Contents, including abstracts, for current and previous issues of both The American Economic Review and The Journal of Economic Literature can be accessed, as well as a preview of the upcoming editions.

B&E (Business & Economics)
al
    DataLinks: econ and financial data
    sources
(http://www.econ-datalinks.org/
    macroeconomics.html)
	Part of the American Statistic
	Association's Section on Business
	and Economics (http://www.amstat.
	org/sections/bus_econ/index.html),
	providing links to an extensive
	array of Web sites in three major
	categories: finance,
	macroeconomics and labor and
	general microeconomics.

Economic Studies from the Brookings Institution (http://www.brookings.org/es)	Articles, interviews, papers, opinion, commentary, and testimony by staff researchers.
Centre for Economic Policy Research (http://www.cepr.org/default.asp)	Economic policy papers, reports and books, European Economic Perspectives newsletter, and the CEPR Bulletin are distributed on this site free of charge. My favorites: Hot Topics and Useful Links.
The Conference Board (http://www.conference-board.org)	Latest economic news and indicators made available from the wide range of economic programs and research undertaken by the Conference Board.
DIW -- Berlin: The Institute (http://www.diw-berlin.de/english/ dasdiw/index.html)	German Institute for Economic Research site permits access to the Institute's Applied Economics

Quarterly publication (English summaries).

Eastern Economics Association (http://www.iona.edu/eea)
Site contains abstracts of articles from Association's Eastern Economics Journal.

EconometricLinks.com (http://www.feweb.vu.nl/econometri-clinks)
Econometric links of the Econometric Journal that are continuously reviewed and updated, providing access to national econometric links, links to associations and academic institutions, authoritative economic pointers, econometric software, meta-data sources, conference calendars, economic news lists, journals and books, mailing lists, and rankings.

Economic Cycle Research Institute (http://www.businesscycle.com)
"ECRI maintains over 100 proprietary indexes for over a dozen major economies. These indexes help form the foundation for our cyclical analysis and forecasting." Sample reports on the U.S. and International Outlook (issued monthly) and selected data sets are available on the Web site, but a subscription is required for those needing more complete analysis.

Economic Policy Institute (http://epinet.org)
Web Features (http://epinet.org/web features/webfeat.html) include issue guides, economic snapshots weekly charts and brief analyses), viewpoints (opinions of EPI staff), data zones (historical tables), economic indicators, and The Pulse, a consumer's guide to public opinion on the Web.

Idea House (http://www.ncpa.org)
"A collection of policy ideas from think tanks and major publications."

Institute for International Economics (http://207.238.152.36/
My Favorite Section; Hot Topics

homepage.htm)

Insurance Information Institute's   Developed for use by the press,
Financial Service Facts (http://   site contains historical tables
www.financialservicefacts.org)   for the general (U.S.) economy and
                                        global investment. Provides links
                                        to associations and research
                                        sources.

International Budget Project   "The International Budget Project
(http://www.internationalbudget.   of the Center on Budget and Policy
org)   Priorities assists non-governmental
                                        organizations (NGOs) and
                                        researchers in their efforts both
                                        to analyze budget policies and to
                                        improve budget processes and
                                        institutions. The project is
                                        especially interested in assisting
                                        with applied research that is of
                                        use in ongoing policy debates and
                                        with research on the effects of
                                        budget policies on the poor." The
                                        Library links to some excellent
                                        sites providing macroeconomic
                                        analysis for countries and
                                        regions.

International Reform Monitor: **"This**
Web site gives a wide range
Social policy, labor market policy,   of well-selected information on
industrial relations   social policy (health care,
(http://reformmonitor.org)   pensions provision, family policy,
                                        state welfare), labour market
                                        policy and industrial relations in
                                        15 OECD-countries," Current re-
                                        forms are selected and reported
                                        by 18 partners of the Bertelsmann
                                        Foundation, which sponsors the
                                        Project. Country background and
                                        social policy research is
                                        presented, abstracts linking to
                                        the full-text of each article.

Miken Institute Online   Quirky Web site, depending upon
(http://www.milken-inst.org)   the research and magazine articles
                                        highlighted. The most useful part
                                        of this Web site has to be the
                                        links to Think Tanks.

National Bureau of Economic   Known for its Working Papers, the
Research (http://www.nber.org/data)   site contains a rich set of links
                                        to macroeconomic and industry data
                                        available on the Web.

New Economy Index (http://www.neweconomyindex.com)	New Economy policy repots, benchmarks, and economic development strategies published by the Progressive Policy Institute.
Post-Autistic Economics Network (http://www.paecon.net)	Begun in 2000 by a small group of French economics students, the site is very clear about portraying a viewpoint, emphasizing reapplication of science to economic policy. Click on the Global Economic News portal e-zine or subscribe to the economics newsletter on this site.
South Asia Network of Economic Institutes Research (http://www.saneinetwork.org/research/sanei_I/index.asp)	List of completed studies that can be downloaded in PDF format. Authors and ther affiliations listed.
The Urban Institute: A Nonpartisan Economic and Social Policy Research Organization (http://www.urban.org)	Economic research and publications available on the Web site center around fiscal reform/budgets; the consumer price index; employment/training/labor force; tax issues; and public management/evaluation.
World Economic Forum (http://www.weforum.org/whatwedo.nsf/documents/what+we+do?Open)	Copies of documents from Regional Economic Summits and forums on the Digital Divide.

Table 3.

Economic Education and Academic Institutions, "Real" and Virtual

ABCentral (http://www.my-edu2.com/index.html)	Links to business courses. Click on "economics" and you will have 18 sub-categories from which to choose. Courses 59-101 are a mix of economics courses and textbooks available online.
AmosWeb (http://www.amosweb.com)	Link to economics departments at major U.S. and Canadian universities. Site provides tutoring in economics (fee-based) and testing (free).
Archive of the History of Economic Though (http://socserv2.socsci.mcmaster.ca/(sim)econ/ugcm/3113)	Collection of significant texts in the history of economic thought. Browse by author. Mirror sites at University of Bristol (U.K.) and Melbourne (Australia).
Berkeley Roundtable on the International Economy	Interdisciplinary research group focusing "on the development and

(http://brie.berkeley.edu/(sim)   application of advanced
briewww)   technologies and the international
                                           economy." Working papers of the
                                           group will be of particular
                                           interest to economists.

    Biz/Ed (http://www.bized.ac.uk)   Business and economic service to
                                           students and educators providing
                                           access to Internet-based
                                           coursework, supportive material,
                                           and test questions. Links to

                                       Learning Materials can be found at
                                           http://www.bized.ac.uk/stafsup/
                                           options/option7.htm.

Business and Economics Numeric   Recommends seven Starting Points on
    Data Links from mansfield   the World Wide Web for gathering
    University   statistical data and links to
    http://www.mnsfld.edu/depts/lib/   numerous other sites for specific
    ecostats.html)   data sets. The International

                                       Statistics page (http://www.mnsfld.
                                           edu/depts/lib/intstat.html)
                                           contains additional Starting
                                           Points.

    Business Publication Search Engine: Links to diverse set of articles
    Economics   from multiple sources concerning

(http://www.bpubs.com/economics)   cost of living, currency, economic
                                           measures, economic history,

                                       economic policy, and international
                                           economics.

    CyberEconomics   This "semi-interactive, almost

(http://ingrimayne.saintjoe.edu/   multimedia way to learn economics"

econ/titlepage.html)   allows one to read about micro- and
                                           macro-economic topics.

    The E-conomy Project (http://   Researching and teching the new
    e-conomy.berkeley.edu)   e-conomy: its economic and social
                                           significance; electronic commerce
                                           and industrial organization;

                                       governance and policy; and network
                                           evolution. Here, too, it's the
                                           working papers that will be of
                                           primary interest to economists.

Econ Data and Links from the   An excellent set of data links and
    Economics Department of California   economics course materials.
    State University at Fresno
    (http://www.csufresno.edu/economics
    /econ_ed1.htm)

Econ 100 (http://www.econ100.com)   "The international Web site for students of economics."

EconLinks: A Source of Economic   "Developed to provide easy access Information on the World Wide Web   to basic economic and financial (http://www.ncat.edu/(sim)simkinss/   information for students in econlinks.html)   economics and business courses. The list ... contains a variety of resources": indexes/directories;

news; current economic indicators; financial market information; economic data; economic analysis and forecasts; policy institutes; government agencies and publications; international resources; business magazines; Federal Reserve.

EconLinks -- Economics Resources for Economists   Good set of links to economists and economic departments, economic

(http://www.marietta.edu/(sim)delemeeg/econlink.html)   education, experimental economics, unusual stock markets, labor economics, macroeconomics, microeconomics, environmental

economics, international economics, law and economics, comparative economic systems, econometerics,

money and banking, and think tanks.

Econometric Society   Site permits the searching of the

(http://gemini.econ.yale.edu/es)   table of contents for the Society's journal, Econometrica, 1996-present; members and subscribers can view the articles online.

Economic Literacy Project the "Economic Literacy   Report **from**

(http://woodrow.mpls.frb.fed.us/   Symposium," May 13-14, 1999,

sylloge/econlit/econlit.html)   includes resources for teachers of economic literacy. Links to other economic education programs, plus Ninth District Economic research papers.

Economic Science Laboratory   "The primary objectives of ESL are (http://www.econlab.arizona.edu)   to pioneer new definitions of the content, application, and

scientific function of experimental

economics." Experimental economics

"focuses on the development of new markets." The site offers a variety of data, software, and tools for students to use. Publications and working papers are available online, as is a newsletter, Experimental Economics Private Sector Initiatives.

Economics: A Guide to Internet Resources from the University of Delaware Library (http://www.2.lib.udel.edu/subj/econ/internet.htm)

Links to Economic Databases, Research Guides, and Internet Resources.

Economics: Selected Internet Resources (http://www.library.ucsb.edu/subj/economic.html)

Links to library's extensive Economic and Economic Statistics Guide.

Economics Centre of the Learning and Teaching Support Network -- University of Bristol (http://www.economics.lstn.an.uk)

A wealth of resources for economists, involved in learning and teaching in higher education. Site includes journal (International Review of Economics Education), briefings (newsletter, advice sheets, "good practice" show-case), Internet Economist (a free "teach yourself" tutorial on Internet information skills for economists), Assessment Question Bank, links to resources (online textbooks and notes, interactive materials, assessment materials, etc.), textbook and software guides, and recommended resources (textbook links, journals, exams, working papers, conferences, software, etc.) for the introductory intermediate, and advanced courses.

Economics Departments, Institutes, and Research Centers in the World (http://ideas.uqam.ca/EDIRC)

Index to economic institutions on the WWW, listed by country and areas, fields, functions.

Economics Information Sources -- University of York Library (http://www.york.ac.uk/services/library/subjects/econint.htm)

Links to economic e-journals, databases and data sets, preprints and working papers, directories of economic resources, academic sites, international agencies, U.K. government departments, societies and organizations, and related

subjects (finance and accounting, business and management, health economics).

Economics Research Network (http://www.academicinfo.net/econ.html) — This gateway to educational resources, now part of About.com, includes links to indexes and directories, rates and indexes, foreign and international economics, economics history, digital libraries, development studies, and organizations.

Economy in Latin America (http://lanic.utexas.edu/la/region//ecomony) — Links to government ministries, banks, association conferences, journals, and academic institution throughout the region.

Essential Priniciples of Economics (http://william-king.www.drexel.edu/top/prin/txt/ecotoc.html) — Hypermedia text of entire book, second revised draft.

Forecasting Principles (http://www-marketing.wharton.upenn.edu/forecast/welcome.html) — Check out the Sources of Forecasts for Practitioners and Econometric Models: The Fairmodel Site.

Global Macroeconomic and Financial policy site (http://www.stern.nyu.edu/globalmacro) — Professor Nouriel Roubini's Web site includes news and hot topics; links to resources, data, tools; lectures; country-specific analysis and more.

Great Economists and Their Times (http://www.frbsf.org/publications/education/greateconomists/index.html) — The Federal Reserve Bank of San Francisco has put together an interesting timeline of major economic theories, schools of thought, and individual profiles.

Internet Economist (http://www.economics.lstn.ac.uk/interneteco-nomist/index.htm) — This free "teach yourself" tutorial uses economic sites and sources as examples for teaching Internet information and research skills.

Jerome Levy Economics Institute of Bard College (http://www.levy.org) — This "nonprofit, nonpartisan, fully endowed, public policy research organization" includes a Forecasting Center, "a leading-edge economic research organization and the world leader in applying the macroeconomic profits perspective to current economic analysis and forecasting." Publications, working papers, conference

	proceeding, and the Levy Institute Forecast are available online.
Mansfield University American Economy (http://www.mnsfld.edu/ depts/lib.econ.html)	Links to economic sites on the WWW: Starting points, General, Business and Economic Numeric Data, International Economics and Statistics, Business and Economic Reference, Business Resources, and Guide to Statistical Resources.
An Outline of the American Economy (http://usinfo.state.gov/usa/ infousa/trade/ameconom)	Twelve chapters from text publised originally in 1981, updated in 1984 and 1991. Chapter authors and editors were leading economics professors from various U.S. universities.
Penn World Tables (http:// datacentre.chass.utoronto.ca/pwt/ docs/topic.html)	The Penn World Tables currently comprise data for 152 countries and 29 subjects.
Quick MBA (http://www.quickmba.com/ econ)	Definitions for economic terms and links to the Federal Reserve and IIE.
Resources for Economists on the Internet (http://rfe.wustl.edu)	Links to data sources, economists and economic departments of unive- rsities, forecasting and consulting mailing lists and usenet, meetings and conferences, organizations and associations, software, scholarly communications, news media, and other Internet guides.
Scandinavian Working Papers in Economics -- Stockholm School of Economics (http://swopec.hhs.se/ hastef)	"This site provides access to electronic versions of Scandinavian Working Papers in economics produced at acedemic departments and research organizations. It is run by the Stockholm School of Economics Library within its function of National Resource Library in economics."
SOSIG Subject Guide: Economics on the Internet (http://scout18.cs.wisc.edu/ sosig_mirror/subject-guides/ economics.html)	"This guide aims to introduce some of the ways in which economists can use the Internet to support their work. The 'Economics' section of SOSIG describes hundreds of high

quality resources that are freely available over the Internet. This guide gives a sample of the kinds of resources you can find in our collection."

(For a more detailed account of the collection, see the Social Science Information Gateway, below). Contents of the Guide include:
* Finding out About a Topic
* Conducting a Literature Search
* Maintaining Current Awareness
* Making Professional Contacts
* Finding out about Conferences and Professional Development
* Finding Teaching Resources
* Finding Statistics Packages
* Browsing the Internet for Economics Resources

Social Science Information Gateway: Economics

(http://sosig.ac.uk/roads/ subject-listing/U.K.-cat/econ.html)

Links to resources by type (articles/papers/reports, bibliographic databases, companies, data, educational materials, government bodies, journals, mailing lists/discussions, news, organizations/societies, research projects/centers, resource guides, and software) and subject (economic history and geography, economic systems and theories, environmental economics, experimental economics, financial economics, international economics, macroeconomics, mathematical economics, production and the firm, tourist industry, and trade and commerce).

Social Science Libraries and Information Services Subject Guides: Economics

(http://www.library.yale.edu/ socsci/economics)

Economic journals, online databases, research guides, numeric data, working papers, discussion lists, news groups and scholarly e-conferences, associations, and departments of universities.

Sources of Economic, Trade and Financial Statistics (http://www.lib.gla.ac.uk/Depts/ MOPS/Stats/economic.html)

Links to economic sources: International, European, U.K., U.S., Canada, Asia, and Latin America.

Statistical Resources on the Web: Links to other sites divided into

Comprehensive Economics (http://   the following categories: business
    www.lib.umich.edu/libhome/   and industry, cost of living,
    Documents.center/stecon.html)   federal/state finances, finance,
                                       foreign/international economics,
                                       foreign trade, and labor.

    StudyWeb Links for Learning: Extensive set of links, some
    Economics   unique, but geared toward the
    (http://www.studyweb.com/links/   junior college level.
    51.html)

    Tracking Major Economic Indicators Definitions and links to sources
    on the World Wide Web (http://www. for information on balance of
    methodist.edu/business/tracking.   trade, capacity utilization, CPI,
    htm)   employment, Federal Reserve data,
                                        foreign exchange rates, GDP,
                                        industrial production, interest
                                        rates, leading indicators, PPI,
                                        stock market index.

    Tutor2u.net: The Study Portal for   Comprehensive collection of links
    Economics, Business Studies, and   for studying economics (currently
    Politics (http://www.tutor2u.net)   at 681). Lists "top 20" and "new
                                        links."

United States Naval Academy, Nimitz Links to resources are divided into
    Library   sub-topics: basic economic
    (http://www.usna.edu/library/   research, classification system,
    Subjecon.htm or www.nadn.navy.mil/ company and industry information,

library/sjubjecon.htm)   economics departments, finance and

                                     investment, government organization
                                        -- U.S. government and
                                        nongovernmental organizations --
                                        international, journals and

                                     periodicals, news sources, research
                                        organizations, social science
                                        research and data sources,
                                        specialized topics, and working
                                        papers.

    University Economics Departments,   Links to economics departments
    Faculties, and Centres: Non-U.S.A. and faculty the world over.
    (http://web.uvic.ca/econ/debts_
    Uvic.html)

Virtual International Business and   Exceptional set of links to country
    Economic Sources   economic information on the Web.
    (http://libweb.uncc.edu/ref-bus/
    vibe1.htm#cecon)

    WebEc -- WWW Resources in Economics "WebEc is an effort to categorize
    (http://netec.wustl.edu/WebEc.html) free information in economics on
                                         the WWW. The original WebEc is in
                                         Finland and is mirrored in Japan,
                                         U.K. and U.S." In addition to a
                                         list of 23 topics related to

economics, the site contains links to economic journals published around the world.

| William A. Barnett's Recommendations: A Selective Resource Site for Professional Economists (http://wuecon.wustl.edu/(sim) barnett) | Links to economic working paper and abstract archives; indexes and archives of publications, online economic journals, economic research centers (governmental, academic and non-profit/for profit), economic data (from governmental sources, not-for-profit, fee-based), links to professional resources on the Internet, and computer programs and software packages. |

Table 4

Commercial and Investment Banks and Bankers

Bank of America Corporate and Institutional Banking (http://corp.bankofamerica.com/portal/homepage/index.jsp)	Featured Research page includes economic briefs, economic and financial perspectives, global financial markets outlook, recent U.S. economic indicators, and global economic and financial markets weekly).
CIBC Economics Online (http://www.cibc.com/english/business_services/economics/43_global/index.html)	PDF files covering recent policy issues, analysis, forecasts, global economic outlook, provincial economic outlook, industry analysis, housing market update, commodity prices, leading indicators and observations from CIBC, formely known as the Canadian Imperial Bank of Commerce.
Deutsche Bank Research (http://www.dbresearch.com/servlet/reweb. REWEB?rwlang=EN) **Yardeni**'s	Latest news, morning comments, hot topics, research links (to associations and academia), latest economics, online research (country infobase, economic and financial outlook online, EU enlargement monitor), Corner, publications, economic policy, emerging markets, and more.
Emerging Markets Database (http://www.spglobal.com/indexmainemdb.html)	Launched by the International Financial Corporation in 1981, the EMDB was acquired by Standard and Poor's in January 2000. The EMDB is a "leading source for information and indices on stock markets in developing countries....

173

	The indices have helped investors overcome the difficults of comparing locally produced indices with differing methodologies."
Emerging Markets Update (http://www.danskebank.dk/ danskebank/ddbpub.nsf/Alldocs/ Finansukemupdate)	"A series of research notes that analyse current economic and financial trends in emerging market economics" that serve as "a supplement to the regular forecasts presented in Economic Monthly."
Dr. Ed Yardeni's Economics Network (http://www.yardeni.com)	Ed Yardeni, Chief Investment Strategist of DeutscheBank, provides extensive set of links to U.S. and global economic indicators, forecasts, and briefings. The E-Conomy Center focuses on the technology sector

(http://www.yardeni.com/cyber.asp).

First Union's Economic Information (http://www.firstunion.com/ econews)	Economic indicator analysis; weekly economic commentary; monthly economic forecasts; country reports; **miscellaneous**

economic

reports (**available**

in PDF); and up

-to-date economic and financial **data**.

Institute
of International Finance   Created in 1983, this global
(http://www.iif.com)   association of financial
institutions

analyzes risks in

	emerging market economies; promotes collaboration between member firms and multilateral institutions; and serves as a forum for its "member firms on key policy issues in emerging markets, finance, and regulatory matters."
Pangaea Partners (http://www.pangaeapartners.com)	Company provides expert investment banking and financial consulting services in emerging markets. Web site contains difficult-to-find material on these countries, but some country material has not been updated in a while.

Table 5.

Investing Plus!

Center for Latin American Capital Markets -- General Economic Data Links	Economic data and links to basic capital market research, country news, and other research from and

(http://www.netrus.net/users/gmorales)	covering Argentina, Brazil, Chile, Colombia, Mexico, and Venezuela, among others.
Corporate Economics in the Business Information Center (http://1800miti.com/Companies/page112.html)	Links to quality economic data and forecasting resources on the Net.
CountryWatch (http://www.countrywatch.com)	Subscribe to CountryReviews (50–100 page reports covering the demographic, historical, political, economic business and environmental background, and contemporary issues) for all 191 countries covered, CountryWire for each country, plus CountryWatch data online. In addition to the current economic indicators covered in the introductory section to each CountryReview, the Economic Overview covers economic conditions, macroeconomic activity + data tables, key sector review (+ tables), and global rankings/ global economic snapshot. Sample report **is** available. The World Review 2001 CD is a particular bargain ($39.95). CountryWire accompanies each of the Reviews, providing country-specific, comprehensive daily new from 12 international services, with a 12-month archive in a searchable database. CountryWatch Data includes more than 250 different fields for more than 191 countries spanning as many as 8 year for some of the timeseries. Additional consulting services available.
Dismal Scientist (http://www.dismal.com/home.htm)	Economic news, analysis, and data covering the entire world
Dr. T's EconLinks (http://econlinks.com)	"A vertical portal containing hundred of links and more than 100 pages covering a variety of topics that are of interest to

economists." Site also contains EconDataLinks (http://econolinks. com/data.shtml) with extensive links to high-quality data sites.

EconData.Net (http://econdata.net/content_index. html)
"Over 600 links to socioeconomic data sources, arranged by subject and provider, pointers to" Web-based data collections, plus a list of the "10 best."

Economagic (http://www.economagic.com)
Economic data collections time series.

Economicsearch.com (http://www.economicsearch.com)
The site provides a comprehensive set of links to economic data and statistics; economic courses offered through distance learning, along with study guides for students; banking and finance; U.S. government agencies and documents; organizations (economic and international); conferences (meetings and papers).

Emerging Markets Companion (http://www.emgmkts.com)
Billed as the Financial Source for the Global Investor, the site links to interesting sources commenting on political, economic, and financial events in emerging markets. The section on global research, commentary, and analysis includes country profiles. These are not the resources you will find everywhere else!

eMargingPortfolio.com (http://www.gipinc.com/index.cfm)
While geared primarily towards investors, the "News & Analysis" section featured on the home page provides insights into the economic situation within these developing markets.

The Enterprise Development Web Site: A Knowledge Portal for Small Business (http://www.enterweb.org/economic. htm)
Links to sites explaining globalization and economic issues.

Findlaw's Law and Economics
Links to Law & Economics

176

Resources (http://lawecon.lp.findlaw.com)	encyclopedia, bibliographies, working papers, journals and book publishers, mailing lists, associations, directories, consultants, outlines, and schools.
ForWorld Trade Net Economic Data and Indicators (http://www.forworld.com/economy/data/data.htm)	Though the site was designed for traders (to promote trade worldwide), it does link to economic data sources and sites tracking leading (and other) indicators.
Freelunch.com (http://www.economy.com/freelunch/default.asp)	Excellent source for historical data.
About.com's Global Business Guide to Economics (http://globalbusiness.about.com/cs/economics.htm)	This guide to international and global business resources contains links to Web sites containing the latest analysis and outlook for the global economy.
Inomics: The Internet Site for Economists (http://www.inomics.com/query/show?what=welcome)	Inomics is especially tailroad to the needs of economists: find job openings, conference announcements, a "human-edited directory, as well as a search engine for economic information."
Investorguide.com (http://www.investorguide.com/economy.html) extensive	Links to economic news, calendars, forecasts, indicators, and government resources. Not and nothing new yet, but there is always hope for improvement.
Krislyn's Strictly Business Sites: Economics (http://sites.krislyn.com/econ.htm)	Links to quality economic sites. Other Krislyn subjects page are equally good in terms of coverages and site selection for linking.
SmartMoney (http://www.smartmoney.com/bonds)	In addition to the news stories carried on SmartMoney, the "Economy Watch" section tracks key indicators, including employment, factory/industrial output, housing, income/consumption, price indexes, trade, and stock market indicators.

Wall Street Research Net
(http:///www.wsrn.com/apps/
    economics/resources.xpl)
    Table 6
 	
    Measuring the New Economy
	Not very extensive, but a solid set
	of links to economic statistics and
	    international research.

AllEc.com
    (http://www.alle.com)
	"The Navigational Hub of E-Commerce
	    News and Information."

AllNet Research
    (http://allnetresearch.internet.
com)
	Highlights of reports that can
	    be purchased online.

Center for Research in Electronic
    Commerce
    (http://cism.bus.utexas.edu)
	Internet indicators, reports, and
	    books on electronic commerce.

Cyberatlas (http://cyberatlas.internet.com)	Internet statistics. Click on "Mar- kets" to reach market research for Web marketers.

E-Stats
    (http://www.census.gov/econ/www/
    ebusiness614.htm)
	The U.S. Census Bureau's site devo-
	    ted exclusively to Measuring the
	    Electronic Economy. Reports and
	    tables available (1998-2001).

ECOMWorld
    (http://209.207.24.198)
	Online resources for business-to-
	    business e-commerce with news,
	    copies of EC World magazine, and
	    industry analysis.

Ebusinessforum.com Research
(http://www.ebusinessforum.com)
	Today's news, featured articles,
	doing e-business in (less than)cou-
	ntry(greater than), thought/leader-
	    ship research, best practice, and
	the research portal form the major
	    areas of the Web site.

Ebuzz.org (http://www.ebuzz.org)	White papers and discussion lists.
EMarketer (http://www.emarketer.com)	E-business statistics database, including featured reports, graphs, and studies.

Electronic Commerce Institute
(http://www.institut.qc.ca/engish/
    contenu_en.html)
	Articles, summaries of e-commerce
	reports, meeting announcements, and
	    reference books.

Electronic Commerce Page of the WWW Virtual Library Project (http://www.elib.org)	Business links (to news sites, Sub-scription e-mail newsletters, vend-ors, business cases); research lin-ks (to books/working papers, organ-izations, events, education), and technical links (development tools and definitions).
Electronic Commerce Policy (http://www.ecommerce.gov)	Reports, links to sites, documents: U.S. government (http://www.ecomme-rce.gov/governme.htm) and internat-ional (http://www.ecommerce.gov/internet.htm).
Fortune Special Sections: Technolo-gy (http://www.timeinc.net/fortune/sections)	Review the Section Index for access to Web-based reports.
GartnerWeb (http://www.gartnerweb.com or http://www.gartner.com)	Research focus areas include Speci-al Business Initiatives (e-busines-), Core Technologies (emerging tre-nds and technologies), High-Tech Marketplaces, Special Reports, and Vertical Industries. Free monthly newsletter.
Giga Information Group (http://www.gigaweb.com)	Browse Research by Topic; includes several economics and metrics studies.
Hampton Financial Business-to-Busi-ness Research (http://www.hamptonfinancial.com/b2b/re_b2b.asp)	Links to reports forecasting the b2b e-commerce market opportunities and challenges.
IDC (http://www.idcresearch.com)	Services targeted at e-business executives. Free newsletters and some free research available at the Research Store online.
Internet.com ecommerce guide (http://ecommerce.internet.com/research/vault)	Link Vault to consortia, e-commerce education sites, Europen agencies, government agencies, newsgroups and

policies/laws/regs.

Internet Economy Indicators   Overview, Facts and Figures, and
   (http://www.internetindicators.com)   Key Findings for the Global
                                         Internet.

Jupiter Communications   Order research studies through its
   (http://www.jup.com)   company store (PDF or print).

Line 56   Research reports, analyst reports,

(http://www.line56.com/research)   white papers, and periodicals cove-
                                         ring the business of e-business.

   NMM101   Articles and white papers.
   (http://www.netmarketmakers.com/
   reports/index.asp)

   New York Times Technology Pages   E-Business News.
   (http://www.nytimes.com/page/techn-
   ology)

Northern Light Special Edition --   Links to resources, special collec-

Electronic Commerce   tions, organizations, and governme-
   (http://special.northernlight.com/   nt standards.
   ecommerce/info/index.html)

   Nua Internet Surveys   Click on "ecommerce" to view the

(http://www.nua.com/surveys)   survey reports currently available

                                         online. Sources include manor mark-
                                         et research organizations.

OECD Online -- Electronic Commerce   "The Economic and Social Impacts of
   (http://www.oecd.org/subject/   Electronic Commerce: Preliminary

e_commerce/summary.htm)   Findings and Research Agenda" (Full
                                         Report)

   TR.**com**: Report on **Electronic**
      "Intelligence on business, financi-

Commerce   al, and consumer transactions deli-

(http://tr.com/newsletters/rec/)   vered over the Information Superhi-
                                         ghway."

Telemerc White Papers   Subjects include enterprise soluti-

(http://telemerc.tradespeak.com/tmc   ons, application enabling technolo-

_home.asp)   gies, and networking and telecommu-
                                         nications infrastructure.

   WIPO Electronic Commerce: Important   Trade law e-commerce.

Links
(http://ecommerce.wipo.int/links

Web Business Insights and Strategi-es for Competing Online (http://webbusiness.cio.com)	Webmetrics and e-business research center.
Web Commerce Today (http://www.wilsonweb.com/research)	E-commerce research reading room.
Yankee Group (http://www.yankeegroup.com)	Market research and consulting services focusing on global communications, wireless, Internet, and e-business markets and technologies.

A Realistic Wish List

Some day, a software developer is going to create a way for me to approach my computer screen and say to it "Here is what I want to prove." Miraculously, my computer is going to pronounce that in order to accomplish this, I will need the following data. A polite "Shall I get it for you now?" would be followed by my clicking (or saying) "yes." The data would download from a pre-approved, reliable source and instantly jump into an appropriately formatted graph. (I am numerically challenged, not understanding how many zeros make a trillion and unable to determine order of magnitudes: Does "m" stand for thousands or millions?) Visualization is key, with access to the full numeric data when I need it, of course.

Alternatively, when I request a number of data elements from a data source, I'd really like it if the databank would come back to tell me, "When others request these data elements, they often include these other items. Shall I add them to your search string?"

What are my odds of seeing this in the near future? In fact, it's already (technically) possible. Amazon.com uses pattern recognition and a databank of customer profiles to tell me what others who match my buying habits have purchased. Integrating these features into a statistical database would solve the problem of everyone having access to data at their desktop and few understanding the nuances among the time series presented, data definitions, or efficacy of the forecast model employed.

WORLDLY AFFAIRS

The sourcing of economic data (from authoritative entities) and the models used for projections are only two variables that need consideration. As you compare the economies of one country to another, you run into significant differences in terms of techniques employed in gathering data, precision of definitions, base years used, margins of error, currency conversions, and statistics issued to serve a particular political purpose.

Accessing data via the Web presents an additional set of worries, requiring that users not only know the date parameters for the data presented, but have access to the most recent release for that data or forecast with mine notifications of any revisions.

* Expecting a Web site to carry the most current version of an economic forecast is only possible if you can verify when every element of every page has updated. Having access to archived forecasts can make these comparisons easier.

* Be wary of sites that carry data from another source, even an authoritative one. The Web makes publishing easier, but permits an infinite number of even minor changes to occur effortlessly. Hence, nearly every economic Web site is modified throughout the month. Third-party sites may not track every version, every change.

The solution is to use reliable entities that rationalize data anomalies and can explain differences to you when you have a question. Some

commercial groups accomplish this better than others.

A Tale of Two Newsletters

Just as the printed Economic Outlook newsletters from banks and universities, such as UCLA or Michigan, have given way to Web sites, so too have the commercially produced economic newsletters. Two of the most widely read newsletters on my library's shelves in the early 1980s were Kiplinger's Washington Letter and Blue Chip Economic Indicators. The Washington Letter is a weekly briefing targeted at the busy executive, explaining trends in personal and business finance. Each month, the Blue Chip Economic Indicators newsletter compares the major economic forecasts issued by major financial institutions, corporations, and organizations around the world. With the advent of the Web, these two have evolved in very different ways.

While investors continue to consult Kiplinger's Washington Letter and its Personal Investing magazine on a regular basis, the Web site launched last year is an enormous improvement over the print publications on a number of levels. At first glance, Kiplinger's Personal Finance home page (http://www.kiplinger.com) looks like other financial Web sites targeted to the more sophisticated individual investor, presenting a series of news articles highlighting the outlook for the economy and financial growth prospects. The graphical navigation bar at the top offers four options (Investing, Managing, Spending, and Tools) that further subdivide into a series of Web pages with comprehensive coverage of each topic:

* Investing
* Stocks
* Funds
* Managing
* Retirement
* College
* Cash and Credit
* Taxes
* Insurance
* Kids and Money
* Saving for Retirement
* More Calculators
* Spending
* Home
* Auto
* Tools
* Portfolio Tracker
* Stock Finder
* Fund Finder
* Kiplinger's Portfolios
* PC Finder
* Car Finder 2001
* Saving for College

In addition to these links, the navigation bar at the left provides access to Columns, Forums, and publications, such as the Kiplinger newsletters (e.g., Tax Letter, California Letter, Washington Letter, etc.), Personal Finance magazine, books, and videos.

On its own, this is a comprehensive Web site rivaling several of the more well-known investing sites targeted at educated consumers. The heart of the service, however, lies in the link to Kiplinger Forecasts (http://www.kiplingerforecasts.com) that appears on the right-hand side of the Kiplinger.com home page. While you can search Kiplinger Forecasts, the navigation bar on the left permits direct access to eight major topics covered by the site: U.S. Economic Outlook, Global Economic Outlook, Business Eye on Washington, Costs of Doing Business, Human Resources Advisor, Demographics You Can Use, Small Business Monitor, and **Sector** Forecasts. Industry sectors for which forecasts are provided include agriculture and food, e-commerce, education, energy and raw materials, financial services, health care, housing and real estate,

manufacturing, retail, states and regions, taxes, technology, telecommunications, trade and foreign affairs, and transportation and travel. "Business Forecasts are updated several times a d ay."

The right-hand navigation bar contains links to articles about the economy ("Economy at a Glance") and business ("Business News"); an Economic Calendar containing release dates for major economic indicators from U.S. government agencies' links to those agencies' Web pages; Tables and Graphs of economic indicators for both the U.S. and the global economy; demographic data; Human Resources (data related to age, gender, race and ethnicity of the labor force); and Business Eye on Washington (budget, debt, and social security). In addition, there is a link to the Kiplinger Forecasts databases: Economics, Demographics, and Federal Finance data. Creating your own tables is a snap using the five steps outlined in the instructions. "You may specify up to six separate series of data from any of the three main categories and you may limit the table to just the dates you are interested in." Tables created from data series in comma-separated value (CSV) format can also be downloaded.

The main area of the KBF home page consists of feature articles and a series of selected forecast headlines. Each headline links to the full-text articles, but only subscribers to the online service can access them. If you subscribe to the Kiplinger Letter in print, you can transfer to online access at no additional charge.

Finally, Kiplinger Finance and Forecasts (KFF) (http://www.kiplinger.com/kff) gives users access to forecasts, analysis, business advice, and money management strategies from Kiplinger. In evaluating this database, one could measure a number of criteria:

  * Comprehensive nature of source material: This is a single source for the entire editorial output of Kiplinger.
  * Currency of data provided: The latest forecasts and reports are indexed and loaded into the KFF database "immediately after being cleared for publication in other Kiplinger sources."
  * Availability of archived data: Permanently archived data from all of the Kiplinger sources date back to 1996, with some contributions from as far back as 1991.
  * Sophisticated search capabilities:
  * All text is keyword-searchable.
  * Fielded searching (title, author, abstract, date, forecast year, etc.), in combination with Boolean and proximity operators, is possible.
  * Concept-based searching is possible thanks to a rich thesaurus.
  * Focused searches can be broadened with the use of a "more-like-this" link.
  * Multiple delivery options: Linkage of every record to the PDF, ASCII, or HTML versions of the full text.

If you have not got a subscription to Kiplinger, you can search the sites and databases. If you retrieve a citation and wish to see the full text, you can purchase it on a per-article basis through Q-Pass. Registration is painless, gratification immediate. The company is reviewing other purchase options, such as bundling (offering the purchase of several articles at a reduced per-article rate) or permitting timed access to the site and databases (e.g., unlimited for a day, a week, other options). Potential subscribers should "Take the Tour," consisting of 12 screens that walk you through the process of refining your search strategy, outlining display options **for** viewing the articles retrieved.

Over time, one of the site's pluses (the fact that all of the forecasts come exclusively from Kiplinger, a quality forecasting operation), can become a negative. For instance, if you research a topic not extensively covered by Kiplinger, or you want to compare the analysis made by Kiplinger to others covering that topic, you must go elsewhere.

Some effort this year has been devoted to building distribution channels, by offering the forecasts through various information vendors (e.g., Ebsco, LexisNexis, Screaming Media). Could a similar effort be launched to include forecasts from other sources in its databases? The

183

extensive indexing would make it possible to import articles from other databases, such as those in the RDS Suite (http://www.rdsinc.com), now part of the Gale Group (http://www.galegroup.com/welcome.html). In fact, Kiplinger is talking to some of the very organizations mentioned in this article as potential partners for this effort to enhance its offerings. This emphasis on making its content accessible to users in a variety of ways, along with increasing the content available in its databases and on its Web sites, bodes well for this "publisher."

The Blue Chip newsletters have made a business doing nothing but using the economic and financial forecasts created by others to populate its product. Its contribution: compiling the consensus for each of the data components forecast. Each month for the past 25 years, Blue Chip has surveyed America's leading business economists, publishing their individual predictions, along with an average -- or "consensus" -- of their forecasts. Each issue of the newsletter consists of approximately 20 pages containing forecasts indicating the annual change for key measures of U.S. and major international economies. Contributors to the Economic Indicators and Forecasts, listed on the Blue Chip Web site (http://www.bluechippubs.com), include economists from some of the leading commercial and investment banks, associations, and corporate entities. If you are not familiar with the newsletter, a sample copy can be viewed on that site as well.

Until now, Blue Chip newsletters have not taken advantage of the Internet to any great extent. Subscribers can receive the newsletters via e-mail (in PDF format), but there is no data (or other information enhancing the publication) available on the Web site. Neglect of the Internet may stem from the fact that the newsletters were acquired 3 years ago by Aspen Publications, a division of Wolters Kluwer. Randell Moore, Blue Chip's editor, says that there are plans to give subscribers access to historical data and tools to facilitate data manipulation "some time after the first of the year."

Abstract:

Fund Raising Management's 2002 Non-Profit Software Guide is highlighted.

?
Text:

EDITOR'S NOTE: The following guide is included every October in Fund
Raising Management as a service to inform the readers of available
software. All listings were supplied by the vendor and are represented
accordingly to the vendor's request. Inclusion in this directory does not
constitute an endorsement by Fund Raising Management.

* ALCHEMY--Alchemy, from Campagne Associates, is a complete fund-- raising
software system designed for all members of the development office. It
handles all aspects of donor management but also includes sophisticated
campaign planning and implementation tools, constituent profiling and
cultivation functionality, comprehensive moves management functionality,
and a complete calendar and e-mail system. Alchemy's Prospect Rating
System(TM) differentiates between those constituents who have the will and
means to become lifetime donors and those who will always remain in the
middle or lower tier of the giving pyramid. It assigns a ranking to each of
the constituents and then applies moves management strategies to cultivate
them. Campaign Planning tools help create the plan for the year and Alchemy
implements the plan throughout the system, setting goals, strategies for
individuals and groups, planning future interactions and monitoring
solicitor performance. Set goals for and then track new, retained, and
lapsed donors, target groups, solicitor performance. Interact with the
system through its homepage, the Development Dashboard(TM), which is
customizable for each user. Complete donor management capability allows
tracking of all constituent and gift information with ease and efficiency.
Alchemy offers sophisticated **report** and list
generation that is effortlessly accessed and formatted.

System Requirements: Client minimum: Windows 98, 133 MHz Pentium, 64 MB
RAM, 10 MB disk space, MS Office. Server minimum: Windows NT, 333 MHz
Pentium III, 128 MB RAM, 1 GB disk space. Single machine minimum: Windows
98, 333 MHz Pentium II, 128 MB RAM, 1 GB disk space.
Vendor: Campagne Associates, 195 McGregor Street, Suite 410, Manchester, NH
03102. Phone: (800) 582-- 3489. Fax: (603) 622-5192. E-mail:
info@campagne.com. Web site: www.campagne.com.

Background/Users: For over a decade, it has been the mission of Campagne
Associates to bring to the fund-raising community all the benefits of
today's information technology. To date, we have helped over 3,000
non-profit organizations raise over $2 billion with our primary
fund-raising software product, GiftMaker Pro. Campagne Associates continues
to improve the efficiency and effectiveness of its entire family of fund
raising, event management, membership and volunteer modules to help even
more organizations raise money faster and with greater ease than ever
before.

Price: Call vendor for prices.

* ASCEND FUND-RAISING SOFTWARE--ASCEND 2000 is an integrated fund-raising, fund accounting, membership and investment system. A newly designed campaign system manages all aspects of either single or multiple campaigns, including identifying and tracking campaign prospects, gift charts, recognition opportunities, and online viewing of data for a specific campaign.

ASCEND Executive maintains individual and organizational information, including biographical, giving history, pledge and demographic data. ASCEND'S comprehensive prospect management system manages cultivation and solicitation efforts by assigning donors or prospects to someone in your organizations and then track activities, ticklers and call **reports**.

ASCEND's **report generation** tool, SelectPlus, allows end-users to easily pull specific populations out of the database and generate output of their choice. ASCEND FastTrack contains several pre-defined and system administration tools.

System Specifications: Client: Windows NT or 95 and above, or Mac. Server: IBM AS/400.

Vendor: Ascend Technologies, Inc., 2658 Crosspark Road, Ste. 200, Coralville, IA 52241. Phone: (319) 626-5490. Fax: (319) 626-5491. E-mail: info@ascend-tech.com. Web site: www.ascend-tech.com.

Price: $5,000 per user.

* @EASE--Fund-raising Asset Management System. Our clients will tell you that you can fund raise with EASE! @EASE helps you relationship build, manage your donors, volunteers and all contacts and organizations that define your sphere of influence. Keep memberships, qualities, relationships and interests to reflect how individuals, foundations and businesses can and do get involved. @EASE maintains accumulated fiscal year history on how your donors have contributed as well as all the detail information to back it up. Recognizing key donors is fast and easy. House 'just in time' information for those handy reminders when building invitation lists. All these features and more are available to support management and their important decisions. Client customized tables, and well over 100 regular reports including direct mail analysis are standard. Data exports enable your own custom **reporting** and mail merges. Charitable and non-charitable receipts can be **generated** monthly or yearly. The pledge system transfers direct debit and credit card transactions directly to your bank. Posting paid pledges takes no time at all.

System Specifications: @EASE uses PC technology and can run on a MAC in Virtual PC mode. We recommend a minimum of 64 MB of RAM and a Pentium III or greater processor. @EASE runs under Windows NT, 2000, 98, 95 and ME operating systems. @EASE runs over high speed internet for WAN access on Windows 2000 or Windows NT networks.

Price: @EASE Fundraising Asset Management System for one site with 5 workstations is $8,125.00. @EASE Branch Office running 2-4 stations connecting to a main office is $4,000.00, @EASE Field Office for one user is $1,000.00. The purchase of @EASE for your main site includes the @EASE Management Seminar for your management team and Board, Day One Software Training for 3 staff and Day Two Software Training for 1 staff member. Our annual support contract is $975.00 and includes full use of our toll free line.

Vendor: Batsch Group Inc., 10435 178 Street NW Suite 201, Edmonton Alberta T5S 1 R5 Canada. Phone: (877) 489-9911 Fax: (780) 487-3401 E-mail:

mailto:ease@batschgroup.com. Web site: www.batschgroup.com.

Background/Users: Batsch Group Inc has been helping NPOs since 1986. We specialize in Knowledge Management and provide strong organizational tools to our clients as our value-- add. With almost 40 years of expertise working for our diverse client base, we offer solid solutions in an easy to learn, easy to use environment.

* ASSOCIATION INFORMATION MANAGER (AIM!)--AIM! **version**lt; 9.0 includes five key ingredients for effectively increasing the size of and managing your organization: Member- ship Management, Events Manage- ment, Committee Management, Data Import/Export Management, and Technical Support. With over 65 re-- definable fields, buttons and tabs, AIM is flexible enough to handle specific data on a wide array of membership/ client based organizations. AIM includes those powerful features usually found in other more expensive packages like: Comprehensive demographics screen with step-saving data input features built right in, ability to apply custom field formats and lists to fields, three-step dues invoicing with auto-billing, donations tracking, Events Management with custom name badges and ticket limit/tracking, dues/event fee billing, mail merge, label **templates**lt;, integrated word processor with auto-signature feature, and a Custom Report Writer with step-- by-step Report Wizard!

System Specifications: Windows 95/98 /NT, Pentium processor, large capacity HD with 40 Meg free disk space, 32 Meg RAM minimum, 64-128K RAM recommended.

Vendor: Diamond Data Systems, Inc., 5732 Salmen Street, New Orleans, LA 70123 (contact name: Joe Berry). Phone: (800) 218-9009, (504) 729-- 9100. Fax: (504) 729-9101. E-mail: sales@diamonddata.com. Web site: www.diamonddata.com.

Price: $495 Single User license; for network multi-pack add $250 for each additional concurrent user. Volume Pricing discounts for multi-- chapter organizations also available. Although currently very flexible, custom programming services are available for matching software to an organization's exact specifications.

* BLACKBAUD'S ACCOUNTING FOR NONPROFITS SOFTWARE-- Accounting for Nonprofits: A fully integrated software system that helps your staff organize and control your finances in a completely professional way, including **generating**lt; special **reports**lt; and analyses unique to the non-profit world. General Ledger for Windows 95/NT includes a flexible, user-defined account structure, compliance with FAS 116 and 117 reporting requirements and multiple fiscal year reporting capabilities. Additional accounting software packages are available: Budget Management, Project Management, Interest Income Allocation, Accounts Payable, Purchase Orders, Payroll, Accounts Receivable, Fixed Assets Management, Miscellaneous Cash Receipts, Bank Account Reconciliation and Student Billing.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM minimum, color VGA **monitor**lt;. Microsoft Windows NT, Novell Netware recommended.

Training/Service: Customers train in specially designed classrooms at Blackbaud corporate headquarters in Charleston, SC. Classes are scheduled for one-half to three days, depending on software package purchased and beginning or advanced user status. On-site training is also available. Blackbaud offers several ways for users to receive technical support. Customer support analysts are available via toll-free hotline and via e-- mail on the Internet during regular business hours and extended weekend

hours. The Ledger, the monthly customer newsletter, offers current information about products and services, as well as "tech tips" describing innovative ways to use the software. Annual support costs are 20 percent of the retail price of the software.
Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492 -- (800) 443-9441. Fax: (843) 971-3777. Web site: www.blackbaud.com.

Background/Users: Since 1981, Blackbaud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.

Price: From $2,000. Prices vary based on the number of users and the number of additional components purchased.

* BLACKBAUD'S FUND-RAISING MANAGEMENT SOFTWARE--The Raiser's Edge 7: A comprehensive fund-raising management system for non-profit organizations. Special features include enhanced reporting and sorting, extensive on-line help, automatic reminder facility and a media feature that allows visual objects and files to be attached to a constituent's record. Additional components are available to meet the following specialized needs: prospect research, volunteer management, special event management, membership management, alumni/ae tracking, tributes and memorials, report hatching, and address corrections and updates with ZIP+4. NEW–Web access to your donor database, secure online donations, VBA/API customization options.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM recommended, color VGA **monitor**lt; Microsoft Windows 2000. Microsoft Windows NT, Novell Netware recommended.

Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492 -- (800) 443-9441. Fax: (843) 971-3777. Web site: www.blackbaud.com.

Background/Users: Since 1981, Blackbaud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.

Price: Single User **Version**lt; $5,000. Network **versions**lt; and additional modules also available.

* CORNERSTONE 2000--Communicating the right message to the right audience is key to fund-raising success. CornerStone 2000's powerful select and segmentation capabilities help you to design your communication strategies for maximum response. Select on any combination of data fields in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving. Modules are available for Pledge, Major Donor, Staff/Missionary Support, Broadcast and Agency. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs. For effective analysis (and decision-making), fund-raising managers choose from an extensive library of reports. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing five year trends across the entire donor file.

Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix means that you can design receipt packages that are attractive, informative and motivational.

System Specifications: Runs on UnixWare operating system and integrates with networks. Recommend Pentium servers or above. NCR servers are available from Donor Automation, giving you a low-risk, one-vendor solution.

Training/ Service: Conversion and planning services make the transition hassle-free. Includes three days of training at Donor Automation offices. License includes a 60-day warranty and documentation. Software support agreement includes phone and modem support, e-mail access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an on-line Users Conference year round.
Vendor: Donor Automation, Inc., 912 New York Street, Suite B, Redlands, CA 92374. Phone: (909) 793-1230. E-mail: dasales@donor.com.

Background/Users: Donor Automation has been providing fund-raising systems since 1975. User organizations ranging in size from 5,000 to 100,000 names in the U.S., Canada and London benefit from CornerStone 2000's strong direct mail capabilities and Donor Automation's reputation for service and support.

Price: Software License starts at $4,800 and is based on number of consistent names, concurrent users and modules purchased. License only what you need to get started and upgrade as you grow. Receive 100 percent credit for any license fees already paid. Includes an upgrade path to Donor Automation's DASCO II. (Above price does not include SAFARI.)

* CRESCENDO PLANNED GIFT SOFTWARE--Industry Leader providing the most comprehensive and powerful Planned Giving Software, Seminars, Videos, Teleconferences, Internet Products & Services including Web proposals, Web calculators and Web sites for both allied professionals and donors. Over 3300 organizations and 5000+ users nationwide. Crescendo's one-on-one software proposals with bold print and color graphics are both powerful and persuasive in motivating donors and planned gifts. Included in Crescendo Lite, Estate and Pro are calculations and proposals for a wide variety of gift plans.
CRESCENDO PRO is planned gifts marketing software that is both donor-- friendly and user-friendly. Included in this 50-program system are calculations and marketing proposals for all basic planned gifts such as Gift Annuities (current, flexible, college, deferred), Unitrusts (flip, education, retirement, insurance), Annuity Trusts, Pooled Income Funds, Transfer of IRA to Testamentary Unitrust, Bequest of IRA, Bargain Sale, Lead Trusts, Estate Planning Models, and documents for gift annuities (50 states), unitrusts, annuity trusts and lead trusts.

CRESCENDO ESTATE is a 25-program software system designed for attorneys, financial professionals and underwriters that include the One and Two-- Life Unitrust, Unitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust Current Gift Annuity, GRAT, GRUT and QPRT plus Lead Trusts, Bequests of IRAs outright or to a trust, and Estate Plans for Married, Single and Surviving Spouse, and seven gift documents.

CRESCENDO LITE is a 10-program software system designed for financial professionals and organizations new to planned giving that produces planned gifts calculations and marketing proposals for the following programs: One and Two-Life Unitrust, Unitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust, Current Gift Annuity, Deterred Payment Gift Annuity, Grantor Retained Annuity Trust, Qualified Personal Residence Trust and Grantor Retained Unitrust, and four gift documents.

CRESCENDO PLUS is Seminar Marketing Software that creates over 250 color slides with scripts for conducting powerful and persuasive group presentations for Major Donors, Boards, Seniors, Retired Persons, Baby Boomers, Professionals and Business Owners. The software includes literature components of ads, brochures, articles and response letters for marketing and closing planned gifts.

CRESCENDO PRESENTS is Notebook Presentation Software for making one-- on-one donor presentations. Presents creates a multimedia frame-by-frame planned giving presentation from your notebook computer for the Gift Annuity, Annuity Trust, Unitrust, UT and Insurance, Retirement UT and Sale & UT with audio/scripts for all six gift plans.

CRESCENDO ADMIN is a Gift Annuity Administration Software that allows the user to track current, deferred and flexible gift annuities and produce annuitant **checks**, 1099R's, and numerous detailed reports.

System Specifications: Crescendo software requires a 486 or Pentium computer with 16MB of RAM and Windows 95/98/2000 NT. Crescendo Plus requires PowerPoint 7.0 or PowerPoint 97/2000.

Training/Service: Annual Update Service includes telephone support for both computer and tax planning issues, monthly AFR letters, Crescendo Notes newsletter and annual software updates with tax changes and enhancements. Call (800) 858-- 9154 for a 90 day FREE trial. Training includes Crescendo's Comprehensive Seminar, Advanced Seminar. Professionals Seminar, Major Gifts From Business Owners Seminar, and Case Studies Seminar featuring both planned giving and hands-on computer training, as well as Crescendo Plus training. Crescendo Admin training and a new Internet Marketing seminar. Visit our Web site at www.CrescendoInteractive. com for complete seminar descriptions.

Vendor: Crescendo Interactive, Inc., 1601 Carmen Drive, Suite 103, Camarillo, CA 93010. Phone: (800) 858-9154. Fax: (805) 388-2483. Web sites: www.CrescendoInteractive.com www.GiftLaw.com, www.GiftLegacy. com. E-mail: Crescendointeractive@ hotmail.com. Contact name: Ardis Schulz, VP/Marketing.

Background/Users: Crescendo has been serving Colleges and Universities, Healthcare, Social and religious organizations and Financial Professionals for over 16 years. Crescendo is used by tax partners of America's largest CPA firms.

Price: Crescendo Pro- $995/$595 Annual Update Service; Crescendo Estate -- $300/$300 Annual Update Service; Crescendo Lite - $150/$150 Annual Update Service; Crescendo Plus -- $495/$200 Annual Update Service.
* CUSTOMIZER SHOPPING MALL 2.0 (GSM 2.0)--Customized Shopping Mall 2.0 (CSM 2.0) is free online software for non-profit organizations which can be integrated seamlessly into any NPO's Web site. CSM 2.0 is designed to allow NPOs to create a customized online shopping mall right on their own Web site. CSM 2.0 enables NPOs to individually select those vendors who best represent them and their members. CSM 2.0, from Shop2 Give.Com, enables NPOs to boost their online fund-raising efforts by donating a portion of all sales through CSM 2.0 directly to the NPO.

Special features include real-time access to information on site traffic and contribution amounts, as well as a toolkit that enables NPOs to add and subtract categories within their Mall. CSM 2.0 also gives NPOs the ability to pick special promotions they want featured, as well as the ability to post special messages on their Mall. CSM 2.0 also lets NPOs create links and logos to their Malls right on their own Web site. CSM 2.0 is fully

supported by Shop2Give.com with a toll-- free service and support number.

System Specifications: CSM 2.0 runs on any computer that supports the following browsers: Internet Explorer 3.0 or higher, Netscape Navigator 3.0 or higher, and AOL 3.0 or higher.

Vendor: Shop2Give.Com, 8425 West 3rd St., Suite 407, Los Angeles, CA 90048. Phone: (888) SHP-2GIV, (888) 747-2448. Fax: (310) 362-8425. E-- mail: info@shop2 give.com. Web site: www.shop2give.com.
Price: Free.

DASCO II--Communicating the right message to the right audience is key to fund-raising success. DASCO II's powerful select and segmentation capabilities help you design your communication strategies for maximum response. Select on any combination of data fields (including the unlimited user-definable fields you create) in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving, as well as features to manage major donor and pledge programs. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs.

For effective analysis (and decision-making), fund-raising managers choose from 200 reports or build custom reports, using SQL and DASCO II's report writer. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing 5-- year trends across the entire donor file.

Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix (for self-hosted systems) or Microsoft Word (for hosted systems) means you can design receipt packages that are attractive, informative, and motivational.

Specs: Runs on either (1) Intel computers with UnixWare operating system integrated with your network on your internal system, or (2) DonorWare's large computers in a hosted environment.

Training/Service: Conversion and planning services make the transition hassle-free. Five days of on-site training uses your data, making the experience productive and specific to your needs. License includes a 90-day warranty and documentation. Software support agreement includes phone and modem support, e-mail access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an on-line Users Conference year round.

Vendor: DonorWare LLC, 110 West Ninth Street, Wilmington, DE. Phone: (877) 751-3300, Web site: www. DonorWare.com.

Background/Users: Donor Automation, Inc. of Redlands, CA and DonorWare LLC of Wilmington, DE have merged. The combined organization has been providing fund-raising systems since 1975. User organizations ranging in size from 50,000 to over 2 million names across the U.S. and Canada benefit from DonorWare's strong direct mail and e-mail capabilities and our reputation for service and support.
Price: Software License for self-hosted systems starts at $30,000 and is based on number of constituent names and concurrent users. Fees for hosted systems are based on database size and services desired.

* DONOR 2 FUND RAISING SOFTWARE--Donor 2 and Donor 2 Enterprise are the comprehensive fund-- raising software solutions that excel in support.

Written in 32-bit architecture, both programs feature an exhaustive set of tools for the fund-raising professional. Donor/Prospect record include giving histories, demographic and biographic information, segmentation codes, addresses, tickler files, education, employment, relationships, constituencies, and much more. The revolutionary reporting module features an intuitive, straight-forward approach to constructing reports and criteria, although both programs come with over 300 standard reports. Managing your written correspondence is a snap, including receipts, acknowledgments, invitations, newsletters, annual reports, year-end giving statements, pledge reminders, pledge statements and more. Additional modules include Special Events, Volunteer Tracking, Prospect Research, Planned Giving, Membership, Alumni and Zip + 4.

Donor2 also offers a Fund Accounting package that integrates with Donor2 Enterprise, and includes modules such as System Manager, General Ledger, Payroll, Accounts Payable, Bank Reconciliation and others.

All of this comes with the Donor2 Approach, a methodical and carefully-planned process that insures a smooth transition and successful continued use of the program. A face-to-- face planning session, custom data conversions, mandatory training sessions, on-site implementation, continuing education and annual users' conferences are just part of the Approach. For over 15 years, we have been known as the Support Leader in the Fund-Raising Software industry.

System Specifications: Donor2 requires a Pentium processor or better, with at least 32MB of RAM, and a 1GB hard drive for the workstation. Windows 95/98/2000 or Windows NT 3.51 or higher are compatible with Donor2. Donor2 Enterprise is a Client/Server application, written in Microsoft's popular SQL Server. For system requirements, please contact our office.

Vendor: Systems Support Services, 8848-B Red Oak Blvd., Charlotte, NC 28217 (Contact name: John Joslyn CFRE). Phone: (800) 548-6708. Fax: (704) 522-8842. E-mail: sales@donor2. com. Web site: www.donor2.com.

Price: Single User software begins at $6,000.

* DONORPERFECT FUNDRAISING SOFTWARE FOR WINDOWS-- is designed to meet the specialized needs of non-profit fund-raising organizations. Flexibility, efficiency, ease of use and quality support are hallmarks of DonorPerfect. The system maintains complete donor and prospect records, processes pledges, gifts and memberships, produces personalized communications and **generates** an unlimited variety of summary and statistical **reports**. DonorPerfect's flexible data screens are designed individually to meet each user's unique requirements. Screens can be easily modified as the organization's needs change. This flexibility provides comprehensive donor tracking and prospect research. Special event management, volunteer coordination, grants tracking, and alumni management is available at no additional charge. EFT and Gift Scanning modules available.

System Specifications: Hardware requirements: 8MB RAM (16 MB for Windows 95); 486 or higher processor. Ideal for single-user or large network applications. MS Windows 3.1, Windows 95, 98, NT or higher. Network **version** supports any netbios compatible LAN, Windows NT, etc.

Training/Service: Annual Support Contract $595+ includes unlimited telephone support, user meetings, newsletter; training classes and on-site training offered, data conversion services quoted separately.

Vendor: DonorPerfect/SofterWare, Inc., 540 Pennsylvania Ave., 2nd Floor, Fort Washington, PA 19034. Phone: (800) 220-8111. E-mail:

info@donorperfect.com. Web-page: www.donorperfect.com. Regional offices include San Diego (Starkland Systems), Toronto, Albuquerque, Sweden, Montreal, and Paris (French **Version**).
Background/Users: Established in 1985, DonorPerfect has over 3,000 clients worldwide including museums, schools, hospitals, health, social service and community organizations. A staff of over 45 support, development and marketing representatives serve the growing client list.

Price: $2,595 - $4,395 (network **version**) includes screen design, set-up and 90-day telephone support and installation services. New Gift Scanning and Bar Coding Module: $1,495. Credit Card and Bank Draft payments are automated with the new Checkfree EFT module.

* DonorQuest(R) for Windows(TM): features include: Up-to-- the-minute campaign statistics, support of in-kind and matching gifts, built-in contact manager, automation of thank you letter/receipts, ability to link donor records, sweeping data replacement, integrated report writer, multiple levels of security, export to word & excel, Y2K compliant, and superior product support!

At Intrepid Systems, we know that the best way for you to realize the advantages of DonorQuest is to try it yourself! To this end, we offer a free evaluation package consisting of a full working copy of DonorQuest, getting started, price list and preference sheet.

Training/Service: Visit our Web site at www.dono[quest.com or call (800) 952-8228 to get started with your free evaluation package.
Vendor: Intrepid Systems, Inc. (Contact: Gabriel Gravning), 701 Galer Street, Suite 504, Seattle, WA 98109. Phone: (800) 952-8228. Fax: (800) 533-9218. E-mail: info@intrepidsystems.com. Web site: www.donorquest.com.

Price: $1595 Single User. $2495 Multi User.

* DONOR RECORDS--Donor Records lets you keep a database of your members, donors, alumni, volunteers, etc. More than 500 variables are captured, but you may use as many or as few as you need! More than 50 fields are user-- definable. Donor Records also records all gifts, pledges, dues payments and matching gifts for each individual. These data can then be extracted for lists, labels or word processing interface by individual, fund raiser, division, category, territory, or any of the 30 different user-defined codes.

Report sequences include donor number, alphabetic, ZIP Code, fund raiser, division, category and territory. For printing labels or exporting to word processing, you may further refine your selections by one or more of the following user-defined fields: 6 codes (include or exclude), 3 dates, 3 amounts, 18 interests, source/promotion code and/or gift/pledge amounts or dates. Campaign reports may be printed for any range of dates by ZIP Code, fund, category, division, territory, fund raiser or source.

All standard reports are included in Donor Records. With our Access Database or FASS Export, however, you may create almost any report you need or transfer data to word processors spreadsheets or databases.

System Specifications: The system is available for Windows 95/98/NT only. Single-user and multi-user **versions** are available. Disk space required for the programs and data files is 20-- 100MB, depending on modules installed and number of donors.

Training/Service: 30 days free support is provided with each product by a toll-free 800 number. Annual support contracts and telephone training are offered. Three-day training courses offered at vendor headquarters ($595

per person). On-site installation is $800 per day plus travel expenses. Users' newsletter (free). Enhancement every 12-18 months.

Vendor: Executive Data Systems, Inc., 1640 Powers Ferry Road, Building 27, Marietta, GA 30067. Phone: (770) 955-3374, (800) 272-3374. Web site: www.execdata.com.

Background/Users: The company, founded in 1981, has more than 2,000 non-profit users throughout the U.S. and on the five continents. Users include colleges and schools, churches and other religious organizations, social service organizations, United Ways, community action agencies, foundations, etc.
Price: Donor Records $1500. Access Database $600. FASS Export $400. A low-cost option ($500) is available for smaller non-profits and runs on Windows 95/98/NT only.

* DONORWORKS--DonorWorks is a robust fund-raising system for all your fund-raising needs. All your data is available within just a few clicks. From donor profiling, gift and pledge management, to capital campaign tracking and major donor cultivation, DonorWorks has all the features you've been looking for.

DonorWorks tracks your donors' demographic information, relationships, contacts, volunteer abilities, giving histories, unlimited groups, classifications and 150+ user-defined fields. There are multiple ways to subset your data for intelligent reporting and analysis. DonorWorks includes: Special Events module, Volunteer tracking, 300+ **reports**, Planned Giving module, directories, and **report generator** and a built-in word processor. It allows integration with spreadsheets, mapping programs, CASS, contact management programs, general ledgers, etc.

DonorWorks operates on Mac or Windows or on a mixed network. SQL add-on available.

Training/Service: StarSoft Technologies offers support and training services plus data conversion services and custom programming to add specific additional features to DonorWorks. A free demonstration **version** can be downloaded from the vendor's Web site, www.donorworks.com. Call for the current password at (800) 327-1476.

System Specifications: Hardware -- Windows: Pentium II recommended with 64+ MB. Macintosh: PowerPC recommended with 64+ MB. Software -Windows 95, 98, 2000, ME & NT4, Macintosh system 8.6 or greater.

Vendor: StarSoft Technologies, Inc., P.O. Box 10010, Spokane, WA 99209. Phone: (800) 414-7990 or (800) 327-1476 for technical assistance (Contact name: Jack Gordon). E-- mail: jackgordon@starsoft.com. Web site: www.starsoft.com.

* THE ENTERPRISE FUND RAISING SYSTEM--Acess' current release of Enterprise is designed for larger, more complex not-for-profit organizations and is now available as a client server implementation or hosted via the Internet. Our system provides a powerful central database that supports all aspects of a sophisticated development office including membership, annual fund, capital campaign, direct marketing, major and planned gift cultivation, special events, and much more.

System Specifications: Written in Power-Builder and adhering to Microsoft GUI standards, Enterprise's flexible architecture can be implemented in-house in a client server mode or virtually hosted via the Internet. The client server **version** is designed to run on Windows NT or UNIX

operating systems and MS SQL Server or Oracle databases so you can choose the platform strategy that fits your overall technology and direction.

Enterprise via the Internet provides exceptional performance and secure remote hosting of your data while greatly reducing start-up capital expenditures because there's no need to purchase expensive equipment. In addition, the 'behind the scenes' technical and operational support provided remotely by the experts at Access, all but eliminates the need for inhouse technical expertise.

Training/Service: Access' professionals work closely with customers to provide a full range of services starting with the initial requirements consultation and continuing through the scope of services, the creation of a detailed project plan, conversion, modification, implementation consulting, project management, on-site training and support phases. Personalized phone/ dial-in support includes help-desk Q&A and custom modifications and reports. An annual User's Conference provides an on-going forum for sharing ideas and peer-to-peer support.

Vendor: Access International, 432 Columbia Street, Cambridge, MA 02141. Phone: (617) 494-0066. Fax: (617) 494-8404. E-mail: sales@access int.com. Web site: www.accessint.com.
Background Users: Enterprise from Access International combines leading-edge technology with over two decades of experience in software development for many of the most respected not-for-profit organizations in North America. Customers include: Carnegie Hall, Memorial Sloan-- Kettering Cancer Center, L. A. County Museum of Art, Orange County Performing Arts Center, Arkansas Children's Hospital, Catholic Diocese of Cleveland, Minnesota Public Radio, and United Ways.

Price: Please contact vendor.

* EVENT PLANNER PLUS--Event Planner Plus consolidates all the tools needed to plan and manage successful events in a single, easy-to-learn-- and-use package. Planners can save time, work more efficiently, produce reports more quickly, and more effectively manage budget and event details. Features include: to-do lists and timetables; invitations lists and labels; RSVP tracking; nametags and placecards, travel and accommodations; seating and floor plans; budgeting and accounting; multiple databases for address book storage; post-- attendee feedback and planner evaluation; multiple databases for address book storage; post-attendee feedback and planner evaluation; and much more, For non-profit organizations, it allows tracking of all income sources.

System Specifications: Requires a minimum of Windows 3.1 and is fully compatible with Windows 95, Windows 98 and Windows NT 4.0. The program requires a minimum 486 PC. 8 MB of RAM, 25 MB of hard drive space, and a standard VGA **monitor**.

Training/Service: Certain Software will provide online technical support. Users can also obtain telephone support by calling the following toll free number: (888) CERTAIN.

Vendor: Certain Software, Inc., One Daniel Burnham Court, Suite 330C, San Francisco, CA 94109-5460. Phone: (888) CERTAIN, (415) 353-- 5330. Fax: (415) 353-5335. Available direct mail and the World Wide Web at: www.certain.com.

Price: $495 for a single-user **version**.

* EXPRESS EVENT--EVENT MANAGEMENT SOFTWARE--Express Event offers an affordable event management software package designed for auctions,

dinners, luncheons and golf tournaments. Participants are entered into the database one time to create mass mailings, table and shotgun assignments, any type of lists and labels, auction item inventories, bid sheets, donor and auction receipts, plus all types of reports. It is designed to be easy for the novice computer user, yet offers the flexibility of more complex functions, such as importing and exporting features.

System Specifications: IBM 486 compatible PC or better, Windows **version** 3.1 or better (includes Windows 95, Windows for Workgroups and Windows NT), one high density 3 1/2 diskette drive, hard disk with 15 MB of free space, 8 MG of RAM.

Training/Service: Free fax and e-mail support.

Vendor: PRO Enterprises, Inc., 5501 N. 7th Avenue, Suite 232, Phoenix, AZ 85013. Phone: (800) 455-2879. E-- mail: fundrais@expevent.com.

Background/Users: Express Event was designed as an affordable, easy to use product for event managers.

Price: $259 for a single event and $495 for up to eight events. Quotations available for organizations with more than eight events.

* FASTFUND NONPROFIT SOFTWARE (**VERSION** 2.0)--FastFund Nonprofit Software is a fully integrated fund accounting system designed by Certified Public Accountants. Affordable modules include General Ledger, Accounts Payable, Accounts Receivable, Cost Allocations, Payroll and Fund Raising. FastFund handles the complex reporting requirements of multi-funded organizations. It is designed to maintain separate financial records for each program or grant you operate. FastFund has a user definable chart of accounts to identify your funds, programs and grants. Automatic self-balancing of funds tracks all inter-funds activity and keeps all funds in balance. Powerful reporting capabilities produce detailed audit reports and custom reports to meet all your fiscal requirements including multi-year reports, budgets and reports that comply with FASB 116 and 117. Standard features include cash receipts, cash disbursements, **check** writing, recurring and reversing journal entries and bank reconciliations. Additional functionality includes point of entry and after the fact allocations, 1099s reporting, billing,

Araize offers an unconditional 90 day money back guarantee and one-- year of free 800 telephone support. Additional services include training, consulting, online support.

System Requirements: Windows 95/98, 2000 or NT, 32MB of RAM, 45 MB hard disk, a **monitor** capable of displaying 256 colors with a minimum resolution of 800 x 600. Single user or network **versions** available.

Price: $395 for Basic Accounting System, $200 for other modules. An additional $395 for multi-user license.

Vendor: Araize, Inc., 130 Iowa Lane, Suite 102, Cary, NC 27511. Phone: (800) 745-4037, (919) 319-1770. Fax: 919 460-5983. Web site: www.araize. com. E-mail: sales@araize.com.
*FASTFUND RAISING SOFTWARE (**VERSION** 2.0)--FastFund Raising is a comprehensive development, donor and membership management tool with everything a development office needs to manage campaigns, donors and prospects. User definable codes allow you to assign attributes, roles and demographic information to individuals and companies. A unique campaign management system automatically credits all gifts to the proper appeal, campaign and fund. You can record pledges, cash gifts and in-kind

contributions. Gifts can be split to more than one gift type, can be
credited to solicitors and can be recorded as tribute or memorial gifts.
You can automatically send acknowledgment letters, print gift receipts and
pledge receivable statements. There is a fast gift entry feature for
quickly adding similar gifts. A data import function allows you to bring
names and addresses from other sources. FastFund also has a global record
update function. FastFund Raising can be a stand alone package or can be
integrated with the FastFund Nonprofit Accounting Software. The versatile
query maker allows you to sort and export virtually every field in the
system for mailings, measuring results and reporting.

Araize offers an unconditional 90 day money back guarantee and one-- year
of free 800 telephone support. Additional services include training,
consulting, online support.

System Requirements: Windows 95/98, 2000 or NT, 32MB of RAM, 45 MB hard
disk, a **monitor** capable of displaying 256 colors with a minimum
resolution of 800 x 600. Single user or network **versions**
available

Price: $495 for single user. An additional $395 for multi-user license.

Vendor: Araize, Inc., 130 Iowa Lane, Suite 102, Cary, NC 27511. Phone:
(800) 745-4037, (919) 319-1770. Fax: 919 460-5983. Web site: www.araize.
com. E-mail: sales@araize.com.

* FRISS – FUND ACCOUNTING SOFTWARE--FRISS (**Version** 4.0) provides
statements of income and expense showing actual budget and variance for
month-to-date and year-- to-date for an unlimited number of funds.
Maintains transactions for current year actual, current year budget, last
year actual and next year budget, last year actual and next year budget so
any two transaction types can be **compared**. Automatically
processes debit/credit conversion into the general ledger. Integrates
controls in transaction entry and processing to ensure that debits and
credits are in balance before posting to the general leger. Closes
transactions into any period so adjustments to prior can be posted and new
statements prepared that reflect the changes.

FRISS can build budgets for the next year by using last year's monthly
budget, last year's actual, or a percentage increase or decrease. It builds
budgets for individual accounts either by month or of the year spread
evenly over the months. It produces reports including detailed and summary
statements of income and expense, fund balance sheet, expense recap,
combined funds reports, detailed general ledger reports, cash flow,
available budget, and cash receipts and disbursement reports. Reports can
be run for any period at any time during the year. It does not require
significant digit coding of accounts so present account numbers can be
converted to FRISS. A sequence code allows revising the sequence of
accounts for reporting without reassigning account numbers.

Accounts payable module includes multiple distributions of a voucher,
check writing from multiple **checking** accounts, single
check payment of multiple vouchers, unlimited number of vendors
with vendor history, a scheduled disbursement report, hold payment flagging
of vouchers, and automated interface to the general ledger on a cash or
accrual basis.

Payroll Module supports an unlimited number of employees. It individually
maintains withholding and deduction. It does not do gross to net
calculation. It prints payroll **checks** and stubs. It supports
distribution of payroll expenses to multiple general ledger accounts.
Generated quarterly and annual payroll **reports** and

payroll ledgers. Allows userdefined set-up parameters including a message, user-defined aged receivable report, and automated interface to the general ledger on cash or accrual basis.
System Specifications: Windows NT 4.0 or above or Windows 95. Environment: Advanced Revelation, Revelation **version**: RG2B, Mv*Base.
Application is: Single or Multi-user **versions** available.

Vendor: Advantage Solutions, Inc., 350 South Schmale Rd., Carol Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630) 668-1598. Fax: (630) 668-2654. E-mail: rhughes@ advantagesolutions.com. Web site: www.advantagesolutions.com.

Price: $1,500 Single User.

* FUND ACCOUNTING SOFTWARE SERIES--A fully integrated fund accounting software system designed exclusively for non-profits. Included in the software are General Ledger, Multi-fiscal Year Project/Grant Reporting, Accounts Payable, Accounts Receivable, Payroll, Bank Reconciliation, Extended Budgeting, Custom Allocations, Access Database, Fixed Assets, Purchase Order Encumbrance and more. This system provides instant access to account balances, multi-year budgets, payables, receivables, revenues, expenses and project/grant reports for any time period. All financial statement formatting is comprehensive and flexible. All financial statement comply with FASB 116 and 117. Hundreds of management reports are available by menu selection. The accounting software is fully integrated with our fund-- raising! Laser printers are fully supported. The entire manual is on-line as context-sensitive help.
System Specifications: The system is available for Windows 95/98/NT only. Single-user and multi-user **versions** are available. Disk space required for the programs and data files is 20-100MB, depending on modules installed.

Training/Service: 30 days free support is provided with each product by a toll-free 800 number. Annual support contracts and telephone training are offered. Three-day training courses offered at vendor headquarters ($595 per person). On-site installation is $800 per day plus travel expenses. Users' newsletter (free). Enhancement every 12-18 months.

Vendor: Executive Data Systems, Inc., 1640 Powers Ferry Road, Building 27, Marietta, GA 30067. Phone: (770) 955-3374, (800) 272-3374. Web site: www.execdata.com.

Background/Users: The company, founded in 1981, has more than 2,000 non-profit users throughout the U.S. and on the five continents. Users include colleges and schools, churches and other religious organizations, social service organizations, United Ways, community action agencies, foundations, etc.

Price: Price per module ranges from $400 to $1500. Non-Profit Starter Kit (General Ledger, Accounts Payable, Payroll and Donor Records) is a low-cost option available for smaller non-profits. It runs on Windows 95/98/NT only.

* FUND RAISING MANAGER--The Fund Raising Manager software program from RIGHT ON PROGRAMS means better planned and timed campaigns, more campaigns, better results from each campaign, more efficient use of time, multiple search options, many types of reports and more. The computer takes inputted information and analyzes, totals, tallies, searches, finds, prints, merges and presents many data combinations so campaigns go to the right people at the right time. It features easy on-screen data questions, security password for data protection, ability to customize fields, specialized donor codes, donor history, letter creation, personalization, and

retention, and the ability to merge with other mailing programs.

System Specifications: Runs on Windows 95, 98 and NT and requires an IBM PC or compatible, 486 or better, 8 Mbs RAM, and a color **monitor**.

Training/Service: RIGHT ON PROGRAMS' software requires no special training. It is easy to learn and use and comes complete with simple step by step instructions. All support from RIGHT ON PROGRAMS is FREE for the life of the software, and can be achieved by phone, fax or e-mail.

Vendor: RIGHT ON PROGRAMS, 778 New York Avenue, Huntington, NY 11743. Phone: (516) 424-7777. Fax: (516) 424-7207. E-mail: friends@ rightonprograms.com.
Background/Users: RIGHT ON PROGRAMS has been in the software business for more than 18 years. There are more than 26,750 software packages from RIGHT ON PROGRAMS in use in offices, libraries and schools throughout the world.

Price: Single user $599, Unlimited User Network **Version**: $999.

* FUNDWARE-- is a fully integrated suite of accounting software especially designed for not-for-profit and government agencies. FundWare's unparalleled flexibility and power was designed to meet the unique and diverse needs of fund accounting. Including the automatic balancing data from multiple modules and funding sources; maintaining multiple charts of accounts with different account structures and year-end dates, allocating funds to multiple cost centers; and assigning attributes to accounts. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. FundWare also includes a powerful **reporting** system and online help.

System Specifications: Runs on Windows 95, 98, NT4.X, requires IBM PC or compatible, Pentium 166MHz or greater, 32MB memory (64MB or higher for NT), 200MB free disk space.

Training/Service: A full range of training classes are available at the Denver headquarters for all of the Fundware modules, as well as classes for setting up a system, year-end procedures, 1099's and W2's. In addition, American Fundware offers regional training across the United States as well as on-- site training. An answers-on-line system and updates on American Fundware's Web site also assists clients with additional information. Several user group meetings take place regularly as well. American Fundware's support includes a Maintenance and Enhancement Agreement, which provides clients with ongoing updates and product enhancements. Telephone support is also available with a Telephone Support agreement. This provides clients with a toll-free number to converse with a support technician. Telephone support is also available on a pay-per-call basis.

Vendor American Fundware, 1385 South Colorado Boulevard, #400, Denver, CO 80222. Phone: (800) 551-4458 nationwide, (303) 756-- 3030 worldwide. Fax: (303) 756-- 3514. E-mail: fundware@fund ware. com. Web site: www.fundware.com.

Background/Users: American Fundware, a subsidiary of The Flagship Group, Inc., is the leader in not-for-profit accounting software. American Fundware, a Microsoft Solutions Provider, has provided solutions specifically created for more than 3,600 clients. FundWare(R) software

addresses the key accounting requirements for clients such as religious governance organizations, and government agencies. FundWare supports Windows 95, 98, NT, DOS (current Users) and Unix, and all **versions** integrate seamlessly. FundWare, which has always used four-digit date fields, is Year-- 2000 compliant. American Fundware solutions address our clients' current and future hardware and software requirements, while offering the most functional financial management tools available.

Price: Based on number of modules and users, complete pricing is available from the vendor.

* GIFTMAKER PRO--GiftMaker Pro 7.6 is a donor management software application with event, membership, volunteer and fund accounting transfer components. The most powerful product in its price category, GiftMaker Pro accurately manages all of your donor and gift data. Its functionality includes donation and pledge tracking, batch gift processing, and it also handles soft credits, split gifts, in-kind gifts, matching gifts and honor memorials. GMP offers automated pledge reminders, multi-year pledge tracking, and variable pledge payment scheduling. Gift costs and tax-deductible amounts are automatically calculated. Track solicitors, send bulk or individual e-mails, **generate** personalized mailings, manage grant tracking, and print mailing labels and envelopes. GMP runs advanced **reporting** and analysis tools that **generate** standard gift **reports,** data analysis **reports,** solicitation and appeal **reports,** pledge **reports,** and includes a graphing function. There are also customizable reporting options. Related services include accurate and complete data conversion, basic and advanced training and 24 hour, seven-day-a-- week support. In addition to the unlimited record **version**, there is also a limited record **version** for smaller organizations with limited budgets.

System Reqirements: For Windows: minimum Pentium processor with 32 MB RAM; For Macintosh: minimum iMac or better with 32 MB RAM.

Vendor Campagne Associates, 195 McGregor Street, Suite 410, Manchester, NH 03102. Phone: (800) 582-3489. Fax: (603) 622-5192. E-- mail: info@campagne.com. Web site: www.campagne.com.

Background/Users: For over a decade, it has been the mission of Campagne Associates to bring to the fund-raising community all the benefits of today's information technology. To date, we have helped over 3,000 non-profit organizations raise over $2 billion with our primary fund-raising software product, GiftMaker Pro. Campagne Associates continues to improve the efficiency and effectiveness of its entire family of fund raising, event management, membership and volunteer modules to help even more organizations raise money faster and with greater ease than ever before.

Price: Call vendor for prices.

* iMIS--iMIS Fund Raising system gives fund-raising organizations an enterprise-based solution to meet their entire organizational needs. The system links easily with a myriad of word processing, accounting, spreadsheet and desktop publishing software programs. iMIS Fund Raising also works with advanced Web and Internet applications, which allows staff to better manage the many tasks involved in seeking contributions.

Special features include contact activity management, donor receipt management, management reports, prospect/ donor database management, postal automation, relationship management, soft credit gift management, summary

pledge tracking, special event planning, order entry and inventory management, user-defined duplicate **checking** capabilities, volunteer activity tracking, and much more. In addition to these features, iMIS Fund Raising is sold and supported through a local channel of highly-- trained, authorized resellers, dedicated to providing you with local technical support.

System Specifications: Windows 95, Windows NT Workstation 3.51 or above. MS SQL Server ODBC Driver **version** 2.65.0252 or higher. Sybase Client for Windows: Sybase/Intersolv ODBC driver 3.10 or above.

Vendor Advanced Solutions International, Inc., 901 North Pitt St., Suite 200, Alexandria, VA 22314 (Contact name: Maria Morris LaGow). Phone: (800) 727-8682. Fax: (703) 739-3218. E-mail: mmorris@advsol.com. Web site: www. advsol.com.

Price: Starting at $6,000.

* JSI PARADIGM--The one with the Index Card design. The aesthetic Index Card and File Folder design presents information in a clean, efficient and familiar visual metaphor. Paradigm offers comprehensive donor and prospect tracking, gift processing, mail merge and reporting features. Paradigm also offers: unlimited user-definable fields, data import/export utilities, Special Events, Proposal Tracking, Membership, Volunteer Management and Campaign Expense Tracking.

System specifications: requires 486 or a Pentium processor; 16MB of RAM required. Runs under Windows 3.1 or Windows 95. Multi-user systems available for Windows 3.1.1, Windows 95, Novell and Windows NT.

Training/Service: 90 days of unlimited support offered with the software. Additional support available on a contract or time and materials basis. Regional and on-site training offered. Conversion options include system's import utility, gifts only conversion and customized conversion options.

Vendor: JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201, Williamsburg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-- 4546. E-mail: millen@isifrs.com. Web site: www.jsifrs.com/ millenni um. JSI Fund-Raising is a Microsoft Solutions Partner and Oracle Business Alliance Partner.

Background/Users: JSI FundRaising has been providing fund-raising information systems for non-profit organizations since 1978. Over 160 non-- profit organizations have elected to utilize Millennium for their sophisticated and diverse development operations.

Price: Software license fees range from $20,000 to $250,000 depending on the size of the non-profit organization, number of users and the database engine. Call vendor for specific quotes.

* MILLENNIUM-- A comprehensive development information system designed to meet the demanding and diverse development needs of non-- profit organizations. Biographical, events, membership, gift and pledge information are integrated with a top prospect tracking system that includes features to manage all areas of the major gift process: research, ratings, interests, proposals, planned giving, and contact history. In addition to more than 250 standard reports, Millennium includes a powerful graphical query tool, allowing end-- users to easily design ad hoc report queries and integrate them with Crystal Reports for design of output. Millennium's idea (intuition-driven executive analysis) is a set of tools designed to assist fund-raising professionals with extensive data analysis of their prospects and giving trends. Data is viewed and manipulated

through executive-friendly tools such as an English Query Language, interactive on-- line analysis of data, access to prospect information via a Palm Pilot and the ability to send data immediately from Millennium to mapping software.

System Specifications: Millennium's three tiered server technology offers a choice of graphical user interfaces and database engines. User Interfaces: Windows or Web-browser. Database Engines: Microsoft SQL Server or Oracle. Client workstation requirements are Pentium PC with 64MB memory. Network environments include Windows NT Server and Unix. Database server is dependent on the number of constituents and users. Source code is available.

Training/Service: Full range of services include needs analysis, implementation management, installation, training conversion. All system documentation is incorporated into on-line help. Warranty period and optional annual maintenance agreement includes technical support, software enhancements and client newsletter.
Vendor: JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201, Williams- burg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-4546. E-mail: millen@isifrs.com. Web site: www.jsifrs.com/millennium. JSI Fund--Raising is a Microsoft Solutions Partner and Oracle Business Alliance Partner.

Background/Users: JSI Fund Raising has been providing fund-raising information systems for non-profit organizations since 1978. Over 160 non-- profit organizations have elected to utilize Millennium for their sophisticated and diverse development operations. JSI FundRaising offers fund-- raising software for every level of need, including Paradigm-the one with the index card design.

Price: Software license fees range from $20,000 to $250,000 depending on the size of the non-profit organization, number of users and the database engine. Call vendor for specific quotes.

* MIP NON-PROFIT SERIES FOR WINDOWS--A fully integrated fund accounting software for not-for-profit organizations, municipalities, and government agencies, NPS fund accounting software easily tracks, manages and reports on funds from multiple sources, across multiple budget periods. Features include many pre-formatted, audit-ready FASB and GASB financial and accounting reports, an open, robust chart of accounts database structure with unlimited field lengths, budget monitoring and encumbrance tracking, and use-defined transaction allocation to multiple account segments for grants, programs, etc.

The complete NPS product suite includes General Ledger, Accounts Payable, Accounts Receivable Reporting, Accounts Receivable Billing, Allocations Management, Bank Reconciliation, Budget, Encum brances, Fixed Assets, NightShift Scheduler, Payroll and Purchase Orders. MIP provides telephone support, training, and annual maintenance for NPS.

System Specifications: Windows 95/98 or Windows NT, 64mb RAM, 500mb free hard drive space are recommended. Multi-user operating systems: Novell and Windows NT Server.

Vendor: Micro Information Products, Inc. (MIP), 313 East Anderson Lane, Suite 200, Austin, TX 78752-1228. Phone: (800) 647-3863. Web-site: www.mip.com.

Background/Users: MIP has been one of the top developers of fund accounting software systems designed to meet the unique needs of non-- profit organizations since 1982. Their systems and services continue to earn the

endorsement of over 4000 diverse non-profit or government organizations.

Price: Starts at $1995 for Single User —General Ledger. Other modules priced separately.
* MissionAssist--is a comprehensive and flexible donor/member/ prospect management system for non-profits designed to minimize the timed needed to enter/ retrieve data, **generate** personalized mailings, and run **reports**. MissionAssist is so easy to use that staff can learn the system at their desk without attending formal training out of the office. To date, 99% of the customers have not requested formal training.

MissionAssist is fully networkable and comes with a sophisticated Contact Manager and an integrated Event Management module than includes registration, cost analysis, customizable sponsorship levels, attendance, table assignments, and seating reports. There are no extra modules to buy.

Standard features include single screen operation; ability to customize and define all major program fields to fit organizational requirements; tracking of unlimited gifts, pledges, corporate matching gifts, memorial gifts, etc.; ability to record unlimited contacts (letter, telephone, meetings, etc.) with donors, members, and major gift prospects; point-and-click segmentation and preparation of personalized targeted mailings including merge files, labels, envelopes, and E-mail distribution lists; ability to transfer data to spreadsheet, accounting, word processing, and ASCII format for external distribution.

System Specifications: IBM-compatible, Pentium 266 or better with 32MB RAM (64MB recommended); Windows 95, 98, ME, 2000, NT or higher; 7-MB + free hard disk space for MissionAssist Program Files; Space requirements for data depend on the number of records.

Vendor: Donor Strategies, Inc., 8807 Montgomery Avenue, Chevy Chase, MD 20815. Phone: (888) 722-2033. Fax: (301) 718-9812, E-mail: info@donorstrategies.com. Web site: www. donorstrategies.com.

Price: (Single User Pricing) Software Cost: $1795, Unlimited Support & Free Upgrades (per year): $250. (Multi-user (Network LAN) Pricing) Software Cost (unlimited users): $2,495, Multi-user Unlimited Support (per year): $500.

* PLEDGEMAKER FUND RAISING SOFTWARE--SofTrek is North America's market-leader of Oracle-- based fund-raising software for Windows and now, the World Wide Web. PledgeMaker is designed to service organizations with unlimited workstations, large databases, and sophisticated processing needs. Packed with powerful, flexible and user friendly features, PledgeMaker seamlessly integrates with word processing, spread sheet and postal programs, creating one centralized database. In addition, PledgeMaker On-line has emerged as a new out-- sourced **version** of PledgeMaker. It is identical to the Windows-based **version** but is accessed through an Internet connection and Web browser and the organization's database is stored and maintained at SofTrek. This allows organizations to have immediate access plus full functionality of their donor database. Today, PledgeMaker is setting the "industry standard" for increasing productivity in the workplace and providing the most effective method for managing an array of fund-raising needs for all types of non-profits including hospital foundations, religious, human services, cultural and political organizations.

System/Specifications: PledgeMaker is available for Novell Netwa95, 98, Windows NT, and over 80 Unix platforms such as RX600. SUN and Hewlett-Packard.

Training/Service: SofTrek offers a comprehensive on-site or off-site training program that enables clients to receive the most effective hands-on training in adapting to the functionality and flexibility of PledgeMaker. Support contract includes voice, modem, fax and e-- mail support.

Vendor: SofTrek, 2530 North Forest Road, Suite 10A, Getzville, NY 14068. Phone: (716) 636-5400. Fax: (716) 636-5401. E-mail: rbellitto@ pledgemaker.com. Web site: http:// www.pledgemaker.com.

Price: $3,950 and up based on system configuration.

* RDS -- DONOR/MEMBER/ PROSPECT MANAGEMENT SOFTWARE--RDS (
Version 3.19) is a flexible, easy-to-use and easy-to-learn donor and member management system for non-profits and associations. It is an evolutionary product that combines the best and most popular features of many commercial and custom built products. RDS is affordable for any size organization. Even organizations new to fund raising get off to a great start with RDS because it allows them to quickly collect, organize, and track the data needed for a successful fund-raising program. Fully functional trail **versions** are available.

Special features include single screen operation; ability to customize and define numerous program fields to fit organizational requirements; tracking of unlimited gifts, pledges, corporate matching gifts, honor and memorial gifts, and gifts-in-kind; ability to record unlimited contacts (letter, telephone, meetings, staff contacts) with donors, members, and major gift prospects; Ad Hoc reporting using demographic and giving history segmentation; easy segmentation and preparation of personalized targeted mailing including merge files, labels, envelopes, and e-mail distribution lists (with automatic suppression of duplicate labels, merge records, etc.); fully integrated Event Management including registration, cost analysis, attendance and seating reports, table assignments, nametags, etc.; ability to transfer and/or export data to spreadsheet, accounting, word processing programs, and in ASCII format for external distribution. Data conversion and data cleanup are offered as options. All support and training is provided by the program developers.
System Specifications: RDS requires a 486 or Pentium computer and a minimum of 16MB RAM on Windows 3.x platforms and a minimum of 24MB RAM on Windows 95/98/NT platforms. In addition, RDS needs at least 7MB of hard disk space for proper installation and operation. Application is: Single or Multi-user.

Vendor: Ciconte & Associates, Inc., 8807 Montgomery Avenue, Chevy Chase, MD 20815-4705 (Contact: Tony Ciconte). Phone: (301) 718-9811. Fax: (301) 718-9812. E-mail: rdsprog@ ibmnet. Web site: www.ciconte.com.

Price: $1,495 for either Single and Multi-user **version**. $150/year support (includes unlimited e-mail, phone support and free upgrades).

* RISS - FUND-RAISING SOFTWARE--RISS (**Version** 3.5) is a donor development/fund-raising system which can be integrated with FRISS Fund Accounting and popular word processing programs. The menu-driven system has maximum flexibility from user-defined codes, unlimited field lengths, and variable record size. A modified **version** is available for premium/sales and inventory.

Special features include donor giving history, gift processing and receipting, a major donor database with additional demographics, a contacts tracking program with follow up reminders, multiple pledge management and campaign tracking, mail merge, labels, and management reports analyzing

giving. As the software developers, we offer customization. The software programmers provide the phone support and training.

System Specifications: Windows NT 4.0 or above or Windows 95. Environment: Advanced Revelation, Revelation **version**: RG2B, Mv*Base. Application is: Single or Multi-user. Vendor: Advantage Solutions, Inc.,

350 South Schmale Rd., Carol Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630) 668-1598. Fax: (630) 668-2654. E-mail: rhughes@advan tagesolutions.com. Web site: www. advantage solutions.com.

Price: $3,000 Single User.

* TEAM APPROACH--"Sophisticated Software for Fund-Raising Professionals." Team Approach is an Oracle based, client/server, GUI application designed specifically for sophisticated, high-volume fund-raising operations. The base application includes built-in, fully integrated modules for membership management, direct marketing, capital campaign, major gifts, planned giving, matching gifts, tribute and memorial gifts, customer service, volunteers, query and output, special events and more.

Team Approach is designed to handle complex tasks, such as automatically compiling donor profile information based on giving and solicitation history, storing unlimited donor data in fully relational tables and user-- defined fields, executing advanced segmentations for finely tuned solicitations, and performing sophisticated response analysis. Team Approach stores user-defined business rules in the database, empowering fund raisers, not programmers, to quickly tailor the software to meet their changing needs.

System Specifications: Team Approach operates on most hardware platforms. Call for specifics.

Training/Service: Target Software understands the workings of large, sophisticated fund-raising operations and provides unparalleled training and services to allow organizations to fully leverage the power and flexibility of Team Approach. Our years of experience and comprehensive understanding of fund raising, as well as software, make our re-engineering consultant services extremely valuable. While most companies disappear after the sale, that is when Target Software distinguishes itself with hands-on implementation support and comprehensive training.

Vendor: Target Software, Inc., 1030 Massachusetts Avenue, Cambridge, MA 02138. Phone: (617) 876-2275. Fax: (617) 354-0895. Web site: www. targetsite.com. E-mail: info@targetsite.com.

Background/Users: TSI has been a leading provider of fund-raising software and services to large not-for-- profit organizations since 1992. Many of the nation's largest not-for-profit organizations have chosen Team Approach to run their complete fund-- raising program.

Prices: Price varies based on implementation.

* TELESCRIPT(TM)-- Telescript(TM) is call center management software designed to increase a call center's productivity, efficiency and effectiveness. Designed to be highly flexible and easy-to-use, Telescript(TM) enables you to tailor sales, marketing, research or any other telephone work to fit your specific application.

Its open database design, reporting, scripting, dialing, Internet connectivity, fulfillment capabilities, multiple simultaneous projects and countless other features make it extremely comprehensive. Designed

specifically for the call center manager, Telescript(TM) is extremely flexible and easy-to-use, enabling supervisors to quickly create and modify any portion of a project, from scripting to reporting to queuing. The ability to customize every aspect of a campaign enables clients to utilize Telescript(TM) for telemarketing, customer service, market research, lead generation, telesales, fund raising, appointment scheduling, political action and countless other applications.

System Specifications: Requirements: -Agent workstations: **Version** 4.0, 4.1; 4MB RAM, 386, 486+, DOS, Windows 3.1, NT, 95/98. **Version** 5.x Minimum/Suggested; 32/64 MB RAM, Pentium II 233/300, Windows 95/98 or NT/2000.

Training/Service: Three days of Telec script(TM) training is required, either on-- site or at Digisoft headquarters. Product support is free with training for 30 days and costs $100 per station per year, thereafter. Support also includes all product upgrades at no cost.

Vendor: Digisoft Computers, Inc., 369 Lexington Ave., New York, NY 10017. Phone (212) 687-1810. Fax: (212) 687-1781. Web site: www.digisoft.com. E-mail: sales@digtel.com.

Training/Service: Training is required with purchase.

Vendor: Digisoft Computers, Inc., 369 Lexington Ave., New York, NY 10017. Phone: (212) 687-1810. Fax: (212) 687-1781. E-mail: adavidson@digisoft. com. Web site: www.digisoft.com.

Background/Users: Founded in 1983, Digisoft Computers, Inc. is a privately held corporation that develops, markets and sells PC-based call-center software. In 1989, Digisoft identified the need for robust PC-based call center solution and developed Telescript. Digisoft currently provides technological expertise in both inbound and outbound call center applications, helping to increase contact center efficiency and productivity.

Price: $1,200 per workstation. Add-on modules are available.

Final Thoughts

The results suggest that in general non-profits in the U.S. have yet to make a Web based fund-raising strategy pay. Comparatively few organizations are as yet making any real money from investing in 'e' technology. Whilst these results might at first glance appear rather disappointing it is important to remember that the purpose of raising funds may be only one of a number that lead to the development of an internet presence. Many other motives appear to predominate and the indications are that these are largely successful.

In cases where the purpose is to raise funds for charitable purposes, it would seem that the better performing sites engage the donor with a range of interactive features. Details in respect of their needs and preferences would typically be captured and the site environment tailored to reflect these interests. High performing sites also facilitate the giving of a gift, typically on-line either directly with the organization or indirectly through an appropriate intermediary. Finally, it should be noted that the better performing sites engage in a genuine dialogue with supporters, perhaps allowing users to specify the nature of communications they might receive as a follow-up. The beauty of this strategy is that high degrees of personalization can take place at extremely low cost, particularly where the medium of e-mail is employed for this purpose.

In short, there would seem to be a substantial opportunity presented by the internet for non-profits to engage with their donors and indeed other supporter groups. The key to doing this lies in the development of appropriate strategies for interaction supported by an adequate program of investment. Failure to do so will undoubtedly result in non-profit internet communications being perceived in a way that must be avoided at all costs—with consummate indifference. ia

Adrian Sargeant is Professor of Non-- profit Marketing and Chair of the Center for Voluntary Sector Management at Henley Management College in the U.K. Last year he was a Visiting Professor at South Bank University's Centre for Charity and Trust Research. Professor Sergeant is the editor of the international Journal of Nonprofit and Voluntary Sector Marketing and the author of Marketing Management for Nonprofit Organizations published by the Oxford University Press.

THIS IS THE FULL-TEXT.

Company Names:
Alchemy Software (NAICS:511210)
Blackbaud Inc (NAICS:323110; 511210)
Target Software Inc (NAICS:511210)
Geographic Names: United States; US

Descriptors: Nonprofit organizations; Software; Manycompanies
Classification Codes: 9540 (CN=Nonprofit institutions); 5240 (CN=Software & systems); 9190 (CN=United States); 8302 (CN=Software and computer services)
Print Media ID: 22098

57/9/15 (Item 15 from file: 148)
14522622 ? ? Supplier Number: 82323291 (THIS IS THE FULL TEXT)
2002 Non-Profit Software Guide. (Software Guide).(list of software currently available for non-profit organizations)(Buyers Guide)

Fund Raising Management , 32 , 8 , 25(16)
Oct , 2001
Document Type: Buyers Guide
ISSN: 0016-268X
Language: English
Record Type: Fulltext
Word Count: 11213 ? ?Line Count: 00982

Text:

 EDITOR'S NOTE: The following guide is included every October in Fund Raising Management as a service to inform the readers of available software. All listings were supplied by the vendor and are represented accordingly to the vendor's request. Inclusion in this directory does not constitute an endorsement by Fund Raising Management.

* ALCHEMY—Alchemy, from Campagne Associates, is a complete fundraising software system designed for all members of the development office. It handles all aspects of donor management but also includes sophisticated campaign planning and implementation tools, constituent profiling and cultivation functionality, comprehensive moves management functionality, and a complete calendar and e-mail system. Alchemy's Prospect Rating System(TM) differentiates between those constituents who have the will and means to become lifetime donors and those who will always remain in the middle or lower tier of the giving pyramid. It assigns a ranking to each of the constituents and then applies moves management strategies to cultivate them. Campaign Planning tools help create the plan for the year and Alchemy implements the plan throughout the system, setting goals, strategies for individuals and groups, planning future interactions and monitoring solicitor performance. Set goals for and then track new, retained, and lapsed dono rs, target groups, solicitor performance. Interact with the system through its homepage, the Development Dashboard(TM), which is customizable for each user. Complete donor management capability allows tracking of all constituent and gift information with ease and efficiency. Alchemy offers sophisticated **report** and list **generation** that is effortlessly accessed and formatted.

     System Requirements: Client minimum: Windows 98, 133 MHz Pentium, 64 MB RAM, 10 MB disk space, MS Office. Server minimum: Windows NT, 333 MHz Pentium Ill, 128 MB RAM, 1 GB disk space. Single machine minimum: Windows 98, 333 MHz Pentium II, 128 MB RAM, 1 GB disk space.

     Vendor: Campagne Associates, 195 McGregor Street, Suite 410, Manchester, NH 03102. Phone: (800) 582-3489. Fax: (603) 622-5192. E-mail: info@campagne.com. Web site: www.campagne.com.

     Background/Users: For over a decade, it has been the mission of Campagne Associates to bring to the fund-raising community all the benefits of today's information technology. To date, we have helped over 3,000 non-profit organizations raise over $2 billion with our primary fund-raising software product, GiftMaker Pro. Campagne Associates continues to improve the efficiency and effectiveness of its entire family of fund raising, event management, membership and volunteer modules to help even more organizations raise money faster and with greater ease than ever before.

     Price: Call vendor for prices.

     * ASCEND FUND-RAISING SOFTWARE—ASCEND 2000 is an integrated fund-raising, fund accounting, membership and investment system. A newly designed campaign system manages all aspects of either single or multiple campaigns, including identifying and tracking campaign prospects, gift charts, recognition opportunities, and online viewing of data for a specific campaign.

     ASCEND Executive maintains individual and organizational information, including biographical, giving history, pledge and demographic data. ASCEND'S comprehensive prospect management system manages cultivation and solicitation efforts by assigning donors or prospects to someone in your organizations and then track activities, ticklers and call **reports**.

     ASCEND'S **report generation** tool, SelectPlus, allows end-users to easily pull specific populations out of the database and generate output of their choice. ASCEND FastTrack contains several pre-defined and system administration tools.

     System Specifications: Client: Windows NT or 95 and above, or Mac. Server: IBM AS/400.

     Vendor: Ascend Technologies, Inc., 2658 Crosspark Road, Ste. 200, Coralville, IA 52241. Phone: (319) 626-5904. Fax: (319) 626-5491. E-mail: info@ascend-tech.com. Web site: www.ascend-tech.com.

     Price: $5,000 per user.

     * @EASE—Fund-raising Asset Management System. Our clients will tell

you that you can fund raise with EASE! @EASE helps you relationship build, manage your donors, volunteers and all contacts and organizations that define your sphere of influence. Keep memberships, qualities, relationships and interests to reflect how individuals, foundations and businesses can and do get involved. @EASE maintains accumulated fiscal year history on how your donors have contributed as well as all the detail information to back it up. Recognizing key donors is fast and easy. House 'just in time' information for those handy reminders when building invitation lists. All these features and more are available to support management and their important decisions. Client customized tables, and well over 100 regular reports including direct mail analysis are standard. Data exports enable your own custom **reporting** and mail merges. Charitable and non-charitable receipts can be **generated** monthly or yearly. The pledge system transfers dir ect debit and credit card transactions directly to your bank. Posting paid pledges takes no time at all.

    System Specifications: @EASE uses PC technology and can run on a MAC in Virtual PC mode. We recommend a minimum of 64 MB of RAM and a Pentium III or greater processor. @EASE runs under Windows NT, 2000, 98, 95 and ME operating systems. @EASE runs over high speed internet for WAN access on Windows 2000 or Windows NT networks.

    Price: @EASE Fundraising Asset Management System for one site with 5 workstations is $8,125.00. @EASE Branch Office running 2-4 stations connecting to a main office is $4,000.00, @EASE Field Office for one user is $1,000.00. The purchase of @EASE for your main site includes the @EASE Management Seminar for your management team and Board, Day One Software Training for 3 staff and Day Two Software Training for 1 staff member. Our annual support contract is $975.00 and includes full use of our toll free line.

    Vendor: Batsch Group Inc., 10435 178 Street NW Suite 201, Edmonton Alberta T5S 1R5 Canada. Phone: (877) 489-9911 Fax: (780) 487-3401 E-mail: mailto:ease@batschgroup.com. Web site: www.batschgroup.com.

    Background/Users: Batsch Group Inc has been helping NPOs since 1986. We specialize in Knowledge Management and provide strong organizational tools to our clients as our value-add. With almost 40 years of expertise working for our diverse client base, we offer solid solutions in an easy to learn, easy to use environment.

    * ASSOCIATION INFORMATION MANAGER (AIM!)--AIM! **version** 9.0 includes five key ingredients for effectively increasing the size of and managing your organization: Membership Management, Events Management, Committee Management, Data Import/Export Management, and Technical Support. With over 65 redefinable fields, buttons and tabs, AIM is flexible enough to handle specific data on a wide array of membership/client based organizations. AIM includes those powerful features usually found in other more expensive packages like: Comprehensive demographics screen with step-saving data input features built right in, ability to apply custom field formats and lists to fields, three-step dues invoicing with auto-billing, donations tracking, Events Management with custom name badges and ticket limit/tracking, dues/event fee billing, mail merge, label **templates,** integrated word processor with auto-signature feature, and a Custom Report Writer with step-by-step Report Wizard!

    System Specifications: Windows 95/98/NT, Pentium processor, large capacity HD with 40 Meg free disk space, 32 Meg RAM minimum, 64-128K RAM recommended.

    Vendor: Diamond Data Systems, Inc., 5732 Salmen Street, New Orleans, LA 70123 (contact name: Joe Berry). Phone: (800) 218-9009, (504) 729-9100. Fax: (504) 729-9101. E-mail: sales@diamonddata.com. Web site: www.diamonddata.com.

    Price: $495 Single User license; for network multi-pack add $250 for each additional concurrent user. Volume Pricing discounts for multi-chapter organizations also available. Although currently very flexible, custom programming services are available for matching software to an organization's exact specifications.

* BLACKBAUD'S ACCOUNTING FOR NONPROFITS SOFTWARE--Accounting for Nonprofits: A fully integrated software system that helps your staff organize and control your finances in a completely professional way, including **generating** special **reports** and analyses unique to the non-profit world. General Ledger for Windows 95/NT includes a flexible, user-defined account structure, compliance with FAS 116 and 117 reporting requirements and multiple fiscal year reporting capabilities. Additional accounting software packages are available: Budget Management, Project Management, Interest Income Allocation, Accounts Payable, Purchase Orders, Payroll, Accounts Receivable, Fixed Assets Management, Miscellaneous Cash Receipts, Bank Account Reconciliation and Student Billing.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM minimum, color VGA **monitor**. Microsoft Windows NT, Novell Netware recommended.

Training/Service: Customers train in specially designed classrooms at Blackbaud corporate headquarters in Charleston, SC. Classes are scheduled for one-half to three days, depending on software package purchased and beginning or advanced user status. On-site training is also available. Blackbaud offers several ways for users to receive technical support. Customer support analysts are available via toll-free hotline and via email on the Internet during regular business hours and extended weekend hours. The Ledger, the monthly customer newsletter, offers current information about products and services, as well as "tech tips" describing innovative ways to use the software. Annual support costs are 20 percent of the retail price of the software.

Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492--(800) 443-9441. Fax: (843) 971-3777. Web site: www.blackbaud.com.

Background/Users: Since 1981, Black-baud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.

Price: From $2,000. Prices vary based on the number of users and the number of additional components purchased.

* BLACKBAUD'S FUND-RAISING MANAGEMENT SOFTWARE--The Raiser's Edge 7: A comprehensive fund-raising management system for non-profit organizations. Special features include enhanced reporting and sorting, extensive on-line help, automatic reminder facility and a media feature that allows visual objects and files to be attached to a constituent's record. Additional components are available to meet the following specialized needs: prospect research, volunteer management, special event management, membership management, alumni/ae tracking, tributes and memorials, report batching, and address corrections and updates with ZIP+4. NEW--Web access to your donor database, secure online donations, VBA/API customization options.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM recommended, color VGA **monitor**, Microsoft Windows 2000. Microsoft Windows NT, Novell Netware recommended.

Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492--(800) 443-9441. Fax: (843) 971-3777. Web site: www.blackbaud.com.

Background/Users: Since 1981, Black-baud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.

Price: Single User **Version** $5,000. Network versions and additional modules also available.

* CORNERSTONE 2000--Communicating the right message to the right audience is key to fund-raising success. CornerStone 2000's powerful select and segmentation capabilities help you to design your communication

strategies for maximum response. Select on any combination of data fields in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving. Modules are available for Pledge, Major Donor, Staff/Missionary Support, Broadcast and Agency. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs.

For effective analysis (and decision-making), fund-raising managers choose from an extensive library of reports. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing five year trends across the entire donor file.

Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix means that you can design receipt packages that are attractive, informative and motivational.

System Specifications: Runs on Unix-Ware operating system and integrates with networks. Recommend Pentium servers or above. NCR servers are available from Donor Automation, giving you a low-risk, one-vendor solution.

Training/Service: Conversion and planning services make the transition hassle-free. Includes three days of training at Donor Automation offices. License includes a 60-day warranty and documentation. Software support agreement includes phone and modem support, e-mail access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an on-line Users Conference year round.

Vendor: Donor Automation, Inc., 912 New York Street, Suite B, Redlands, CA 92374. Phone: (909) 793-1230.

E-mail: dasales@donor.com.

Background/Users: Donor Automation has been providing fund-raising systems since 1975. User organizations ranging in size from 5,000 to 100,000 names in the U.S., Canada and London benefit from CornerStone 2000's strong direct mail capabilities and Donor Automation's reputation for service and support.

Price: Software License starts at $4,800 and is based on number of consistent names, concurrent users and modules purchased. License only what you need to get started and upgrade as you grow. Receive 100 percent credit for any license fees already paid. Includes an upgrade path to Donor Automation's DASCO II. (Above price does not include SAFARI.)

* CRESCENDO PLANNED GIFT SOFTWARE--Industry Leader providing the most comprehensive and powerful Planned Giving Software, Seminars, Videos, Teleconferences, Internet Products & Services including Web proposals, Web calculators and Web sites for both allied professionals and donors. Over 3300 organizations and 5000+ users nationwide. Crescendo's one-on-one software proposals with bold print and color graphics are both powerful and persuasive in motivating donors and planned gifts. Included in Crescendo Lite, Estate and Pro are calculations and proposals for a wide variety of gift plans.

CRESCENDO PRO is planned gifts marketing software that is both donor-friendly and user-friendly. Included in this 50-program system are calculations and marketing proposals for all basic planned gifts such as Gift Annuities (current, flexible, college, deferred), Unitrusts (flip, education, retirement, insurance), Annuity Trusts, Pooled Income Funds, Transfer of IRA to Testamentary Unitrust, Bequest of IRA, Bargain Sale, Lead Trusts, Estate Planning Models, and documents for gift annuities (50 states), unitrusts, annuity trusts and lead trusts.

CRESCENDO ESTATE is a 25-program software system designed for attorneys, financial professionals and underwriters that include the One and Two-Life Unitrust, Unitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust, Current Gift Annuity, GRAT, GRUT and QPRT plus Lead

Trusts, Bequests of IRAs outright or to a trust, and Estate Plans for Married, Single and Surviving Spouse, and seven documents.

CRESCENDO LITE is a 10-program software system designed for financial professionals and organizations new to planned giving that produces planned gifts calculations and marketing proposals for the following programs: One and Two-Life Unitrust, Unitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust, Current Gift Annuity, Deferred Payment Gift Annuity, Grantor Retained Annuity Trust, Qualified Personal Residence Trust and Grantor Retained Unitrust, and four gift documents.

CRESCENDO PLUS is Seminar Marketing Software that creates over 250 color slides with scripts for conducting powerful and persuasive group presentations for Major Donors, Boards, Seniors, Retired Persons, Baby Boomers, Professionals and Business Owners. The software includes literature components of ads, brochures, articles and response letters for marketing and closing planned gifts.

CRESCENDO PRESENTS is Notebook Presentation Software for making one-on-one donor presentations. Presents creates a multimedia frame-by-frame planned giving presentation from your notebook computer for the Gift Annuity, Annuity Trust, Unitrust, UT and Insurance, Retirement UT and Sale & UT with audio/scripts for all six gift plans.

CRESCENDO ADMIN is a Gift Annuity Administration Software that allows the user to track current, deferred and flexible gift annuities and produce annuitant **checks**, 1099R's, and numerous detailed reports.

System Specifications: Crescendo software requires a 486 or Pentium computer with 16MB of RAM and Windows 95/98/2000 NT. Crescendo Plus requires PowerPoint 7.0 or PowerPoint 97/2000.

Training/Service: Annual Update Service includes telephone support for both computer and tax planning issues, monthly AFR letters, Crescendo Notes newsletter and annual software updates with tax changes and enhancements. Call (800) 858-9154 for a 90 day FREE trial. Training includes Crescendo's Comprehensive Seminar, Advanced Seminar. Professionals Seminar, Major Gifts From Business Owners Seminar, and Case Studies Seminar featuring both planned giving and hands-on computer training, as well as Crescendo Plus training. Crescendo Admin training and a new Internet Marketing seminar. Visit our Web site at www.CrescendoInteractive.com for complete seminar descriptions.

Vendor: Crescendo Interactive, Inc., 1601 Carmen Drive, Suite 103, Camarillo, CA 93010. Phone: (800) 858-9154. Fax: (805) 388-2483. Web sites: www.CrescendoInteractive.com, www.GiftLaw.com www.GiftLegacy.com. E-mail: CrescendoInteractive@hotmail.com. Contact name: Ardis Schulz, VP/Marketing.

Background/Users: Crescendo has been serving Colleges and Universities, Healthcare, Social and religious organizations and Financial Professionals for over 16 years. Crescendo is used by tax partners of America's largest CPA firms.

Price: Crescendo Pro - $995/$595 Annual Update Service; Crescendo Estate - $300/$300 Annual Update Service; Crescendo Lite - $150/$150 Annual Update Service; Crescendo Plus - $495/$200 Annual Update Service.

* CUSTOMIZED SHOPPING MALL 2.0 (CSM 2.0)--Customized Shopping Mall 2.0 (CSM 2.0) is free online software for non-profit organizations which can be integrated seamlessly into any NPO's Web site. CSM 2.0 is designed to allow NPOs to create a customized online shopping mall right on their own Web site. CSM 2.0 enables NPOs to individually select those vendors who best represent them and their members. CSM 2.0, from Shop2 Give.Com, enables NPOs to boost their online fund-raising efforts by donating a portion of all sales through CSM 2.0 directly to the NPO.

Special features include real-time access to information on site traffic and contribution amounts, as well as a toolkit that enables NPOs to add and subtract categories within their Mall. CSM 2.0 also gives NPOs the ability to pick special promotions they want featured, as well as the ability to post special messages on their Mall. CSM 2.0 also lets NPOs

create links and logos to their Malls right on their own Web site. CSM 2.0 is fully supported by Shop2Give.com with a tollfree service and support number.

System Specifications: CSM 2.0 runs on any computer that supports the following browsers: Internet Explorer 3.0 or higher, Netscape Navigator 3.0 or higher, and AOL 3.0 or higher.

Vendor: Shop2Give.Com, 8425 West 3rd St., Suite 407, Los Angeles, CA 90048. Phone: (888) SHP-2GIV, (888) 747-2448. Fax: (310) 362-8425. Email: info@shop2_give.com. Web site: www.shop2give.com.

Price: Free.

DASCO II--Communicating the right message to the right audience is key to fund-raising success. DASCO II's powerful select and segmentation capabilities help you design your communication strategies for maximum response. Select on any combination of data fields (including the unlimited user-definable fields you create) in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving, as well as features to manage major donor and pledge programs. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs.

For effective analysis (and decision-making), fund-raising managers choose from 200 reports or build custom reports, using SQL and DASCO II's report writer. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing 5-year trends across the entire donor file.

Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix (for self-hosted systems) or Microsoft Word (for hosted systems) means you can design receipt packages that are attractive, informative, and motivational.

Specs: Runs on either (1) Intel computers with UnixWare operating system integrated with your network on your internal system, or (2) DonorWare's large computers in a hosted environment.

Training/Service: Conversion and planning services make the transition hassle-free. Five days of on-site training uses your data, making the experience productive and specific to your needs. License includes a 90-day warranty and documentation. Software support agreement includes phone and modem support, e-mail access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an on-line Users Conference year round.

Vendor: DonorWare LLC, 110 West Ninth Street, Wilmington, DE. Phone: (877) 751-3300, Web site: www.DonorWare.com.

Background/Users: Donor Automation, Inc. of Redlands, CA and DonorWare LLC of Wilmington, DE have merged. The combined organization has been providing fund-raising systems since 1975. User organizations ranging in size from 50,000 to over 2 million names across the U.S. and Canada benefit from DonorWare's strong direct mail and e-mail capabilities and our reputation for service and support.

Price: Software License for self-hosted systems starts at $30,000 and is based on number of constituent names and concurrent users. Fees for hosted systems are based on database size and services desired.

* DONOR 2 FUND RAISING SOFTWARE--Donor 2 and Donor 2 Enterprise are the comprehensive fundraising software solutions that excel in support. Written in 32-bit architecture, both programs feature an exhaustive set of tools for the fund-raising professional. Donor/Prospect record include giving histories, demographic and biographic information, segmentation codes, addresses, tickler files, education, employment, relationships, constituencies, and much more. The revolutionary reporting module features an intuitive, straight-forward approach to constructing reports and criteria, although both programs come with over 300 standard reports. Managing your written correspondence is a snap, including receipts,

acknowledgments, invitations, newsletters, annual reports, year-end giving statements, pledge reminders, pledge statements and more. Additional modules include Special Events, Volunteer Tracking, Prospect Research, Planned Giving, Membership, Alumni and Zip + 4.

Donor2 also offers a Fund Accounting package that integrates with Donor2 Enterprise, and includes modules such as System Manager, General Ledger, Payroll, Accounts Payable, Bank Reconciliation and others.

All of this comes with the Donor2 Approach, a methodical and carefully-planned process that insures a smooth transition and successful continued use of the program. A face-to-face planning session, custom data conversions, mandatory training sessions, on-site implementation, continuing education and annual users' conferences are just part of the Approach. For over 15 years, we have been known as the Support Leader in the Fund-Raising Software industry.

System Specifications: Donor2 requires a Pentium processor or better, with at least 32MB of RAM, and a 1GB hard drive for the workstation. Windows 95/98/2000 or Windows NT 3.51 or higher are compatible with Donor2. Donor2 Enterprise is a Client/Server application, written in Microsoft's popular SQL Server. For system requirements, please contact our office.

Vendor: Systems Support Services, 8848-B Red Oak Blvd., Charlotte, NC 28217 (Contact name: John Joslyn CFRE). Phone: (800) 548-6708. Fax: (704) 522-8842. E-mail: sales@donor2.com. Web site: www.donor2.com.

Price: Single User software begins at $6,000.

* DONORPERFECT FUNDRAISING SOFTWARE FOR WINDOWS--is designed to meet the specialized needs of non-profit fund-raising organizations. Flexibility, efficiency, ease of use and quality support are hallmarks of DonorPerfect. The system maintains complete donor and prospect records, processes pledges, gifts and memberships, produces personalized communications and **generates** an unlimited variety of summary and statistical **reports**. Donor-Perfect's flexible data screens are designed individually to meet each user's unique requirements. Screens can be easily modified as the organization's needs change. This flexibility provides comprehensive donor tracking and prospect research. Special event management, volunteer coordination, grants tracking, and alumni management is available at no additional charge. EFT and Gift Scanning modules available.

System Specifications: Hardware requirements: 8MB RAM (16 MB for Windows 95); 486 or higher processor. Ideal for single-user or large network applications. MS Windows 3.1, Windows 95, 98, NT or higher. Network **version** supports any netbios compatible LAN, Windows NT, etc.

Training/Service: Annual Support Contract $595+ includes unlimited telephone support, user meetings, newsletter; training classes and on-site training offered, data conversion services quoted separately.

Vendor: DonorPerfect/SofterWare, Inc., 540 Pennsylvania Ave., 2nd Floor, Fort Washington, PA 19034. Phone: (800) 220-8111. E-mail: info@donor-perfect.com. Web-page: www.donorperfect.com. Regional offices include San Diego (Starkland Systems), Toronto, Albuquerque, Sweden, Montreal, and Paris (French **Version**).

Background/Users: Established in 1985, DonorPerfect has over 3,000 clients worldwide including museums, schools, hospitals, health, social service and community organizations. A staff of over 45 support, development and marketing representatives serve the growing client list.

Price: $2,595 - $4,395 (network **version**) includes screen design, set-up and 90-day telephone support and installation services. New Gift Scanning and Bar Coding Module: $1,495. Credit Card and Bank Draft payments are automated with the new Checkfree EFT module.

* DONORQUEST-DonorQuest(R) for Windows(TM): features include: Up-to-the-minute campaign statistics, support of in-kind and matching gifts, built-in contact manager, automation of thank you letter/receipts, ability to link donor records, sweeping data replacement, integrated report writer, multiple levels of security, export to word & excel, Y2K

compliant, and superior product support!

At Intrepid Systems, we know that the best way for you to realize the advantages of DonorQuest is to try it yourself! To this end, we offer a free evaluation package consisting of a full working copy of DonorQuest, getting price list and preference sheet.

Training/Service: Visit our Web site at www.donorquest.com or call (800) 952-8228 to get started with your free evaluation package.

Vendor: Intrepid Systems, Inc. (Contact: Gabriel Gravning), 701 Galer Street, Suite 504, Seattle, WA 98109. Phone: (800) 952-8228. Fax: (800) 533-9218. E-mail: info@intrepidsystems.com. Web site: www.donorquest.com.

Price: $1595 Single User. $2495 Multi User.

* DONOR RECORDS--Donor Records lets you keep a database of your members, donors, alumni, volunteers, etc. More than 500 variables are captured, but you may use as many or as few as you need! More than 50 fields are user-definable. Donor Records also records all gifts, pledges, dues payments and matching gifts for each individual. These data can then be extracted for lists, labels or word processing interface by individual, fund raiser, division, category, territory, or any of the 30 different user-defined codes.

Report sequences include donor number, alphabetic, ZIP Code, fund raiser, division, category and territory. For printing labels or exporting to word processing, you may further refine your selections by one or more of the following user-defined fields: 6 codes (include or exclude), 3 dates, 3 amounts, 18 interests, source/promotion code and/or gift/pledge amounts or dates. Campaign reports may be printed for any range of dates by ZIP Code, fund, category, division, territory, fund raiser or source.

All standard reports are included in Donor Records. With our Access Database or FASS Export, however, you may create almost any report you need or transfer data to word processors spreadsheets or databases.

System Specifications: The system is available for Windows 95/98/NT only. Single-user and multi-user **versions** are available. Disk space required for the programs and data files is 20-100MB, depending on modules installed and number of donors.

Training/Service: 30 days free support is provided with each product by a toll-free 800 number. Annual support contracts and telephone training are offered. Three-day training courses offered at vendor headquarters ($595 per person). On-site installation is $800 per day plus travel expenses. Users' newsletter (free). Enhancement every 12-18 months.

Vendor: Executive Data Systems, Inc., 1640 Powers Ferry Road, Building 27, Marietta, GA 30067. Phone: (770) 955-3374, (800) 272-3374. Web site: www.execdata.com.

Background/Users: The company, founded in 1981, has more than 2,000 non-profit users throughout the U.S. and on the five continents. Users include colleges and schools, churches and other religious organizations, social service organizations, United Ways, community action agencies, foundations, etc.

Price: Donor Records $1500. Access Database $600. FASS Export $400. A low-cost option ($500) is available for smaller non-profits and runs on Windows 95/98/NT only.

* DONORWORKS--DonorWorks is a robust fund-raising system for all your fund-raising needs. All your data is available within just a few clicks. From donor profiling, gift and pledge management, to capital campaign tracking and major donor cultivation, DonorWorks has all the features you've been looking for.

DonorWorks tracks your donors' demographic information, relationships, contacts, volunteer abilities, giving histories, unlimited groups, classifications and 150+ user-defined fields. There are multiple ways to subset your data for intelligent reporting and analysis. DonorWorks includes: Special Events module, Volunteer tracking, 300+ **reports**, Planned Giving module, directories, **report generator** and a built-in word processor. It allows integration

with spreadsheets, mapping programs, CASS, contact management programs, general ledgers, etc.

DonorWorks operates on Mac or Windows or on a mixed network. SQL add-on available.

Training/Service: StarSoft Technologies offers support and training services plus data conversion services and custom programming to add specific additional features to DonorWorks. A free demonstration **version** can be downloaded from the vendor's Web site, www.donorworks.com. Call for the current password at (800) 327-1476.

System Specifications: Hardware--Windows: Pentium II recommended with 64+ MB. Macintosh: PowerPC recommended with 64+ MB. Software--Windows 95, 98, 2000, ME & NT4, Macintosh system 8.6 or greater.

Vendor: StarSoft Technologies, Inc., P.O. Box 10010, Spokane, WA 99209. Phone: (800) 414-7990 or (800) 327-1476 for technical assistance (Contact person: Jack Gordon). E-mail: jackgordon@starsoft.com. Web site: www.starsoft.com.

* THE ENTERPRISE FUND RAISING SYSTEM-Access' current release of Enterprise is designed for larger, more complex not-for-profit organizations and is now available as a client server implementation or hosted via the Internet. Our system provides a powerful central database that supports all aspects of a sophisticated development office including membership, annual fund, capital campaign, direct marketing, major and planned gift cultivation, special events, and much more.

System Specifications: Written in Power-Builder and adhering to Microsoft GUI standards, Enterprise's flexible architecture can be implemented in-house in a client server mode or virtually hosted via the Internet. The client server **version** is designed to run on Windows NT or UNIX operating systems and MS SQL Server or Oracle databases so you can choose the platform strategy that fits your overall technology and direction.

Enterprise via the Internet provides exceptional performance and secure remote hosting of your data while greatly reducing start-up capital expenditures because there's no need to purchase expensive equipment. In addition, the 'behind the scenes' technical and operational support provided remotely by the experts at Access, all but eliminates the need for in-house technical expertise.

Training/Service: Access' professionals work closely with customers to provide a full range of services starting with the initial requirements consultation and continuing through the scope of services, the creation of a detailed project plan, conversion, modification, implementation consulting, project management, on-site training and support phases. Personalized phone/dial-in support includes help-desk Q&A and custom modifications and reports. An annual User's Conference provides an on-going forum for sharing ideas and peer-to-peer support.

Vendor: Access International, 432 Columbia Street, Cambridge, MA 02141. Phone: (617) 494-0066. Fax: (617) 494-8404. E-mail: sales@accessint.com. Web site: www.accessint.com.

Background Users: Enterprise from Access International combines leading-edge technology with over two decades of experience in software development for many of the most respected not-for-profit organizations in North America. Customers include: Carnegie Hall, Memorial Sloan-Kettering Cancer Center, L. A. County Museum of Art, Orange County Performing Arts Center, Arkansas Children's Hospital, Catholic Diocese of Cleveland, Minnesota Public Radio, and United Ways.

Price: Please contact vendor.

* EVENT PLANNER PLUS--Event Planner Plus consolidates all the tools needed to plan and manage successful events in a single, easy-to-learn-and-use package. Planners can save time, work more efficiently, produce reports more quickly, and more effectively manage budget and event details. Features include: to-do lists and timetables; invitations lists and labels; RSVP tracking; nametags and placecards; travel and accommodations; seating and floor plans; budgeting and

accounting; multiple databases for address book storage; post-attendee feedback and planner evaluation; multiple databases for address book storage; post-attendee feedback and planner evaluation; and much more. For non-profit organizations, it allows tracking of all income sources.

System Specifications: Requires a minimum of Windows 3.1 and is fully compatible with Windows 95, Windows 98 and Windows NT 4.0. The program requires a minimum 486 PC. 8 MB of RAM, 25 MB of hard drive space, and a standard VGA **monitor**.

Training/Service: Certain Software will provide online technical support. Users can also obtain telephone support by calling the following toll free number: (888) CERTAIN.

Vendor: Certain Software, Inc., One Daniel Burnham Court, Suite 330C, San Francisco, CA 94109-5460. Phone: (888) CERTAIN, (415) 353-5330. Fax: (415) 353-5335. Available direct mail and the World Wide Web at: www.certain.com.

Price: $495 for a single-user **version**.

EXPRESS EVENT--EVENT MANAGEMENT SOFTWARE--Express Event offers an affordable event management software package designed for auctions, dinners, luncheons and golf tournaments. Participants are entered into the database one time to create mass mailings, table and shotgun assignments, any type of lists and labels, auction item inventories, bid sheets, donor and auction receipts, plus all types of reports. It is designed to be easy for the novice computer user, yet offers the flexibility of more complex functions, such as importing and exporting features.

System Specifications: IBM 486 compatible PC or better, Windows **version** 3.1 or better (includes Windows 95, Windows for Workgroups and Windows NT), one high density 3 1/2 diskette drive, hard disk with 15 MB of free space, 8 MG of RAM.

Training/Service: Free fax and e-mail support.

Vendor: PRO Enterprises, Inc., 5501 N. 7th Avenue, Suite 232, Phoenix, AZ 85013. Phone: (800) 455-2879. E-mail: fundrais@expevent.com.

Background/Users: Express Event was designed as an affordable, easy to use product for event managers.

Price: $259 for a single event and $495 for up to eight events. Quotations available for organizations with more than eight events.

* FASTFUND NONPROFIT SOFTWARE (**VERSION** 2.0)--FastFund Nonprofit Software is a fully integrated fund accounting system designed by Certified Public Accountants. Affordable modules include General Ledger, Accounts Payable, Accounts Receivable, Cost Allocations, Payroll and Fund Raising. FastFund handles the complex reporting requirements of multi-funded organizations. It is designed to maintain separate financial records for each program or grant you operate. FastFund has a user definable chart of accounts to identify your funds, programs and grants. Automatic self-balancing of funds tracks all inter-fund activity and keeps all funds in balance. Powerful reporting capabilities produce detailed audit reports and custom reports to meet all your fiscal requirements including multi-year reports, budgets and reports that comply with FASB 116 and 117. Standard features include cash receipts, cash disbursements, **check** writing, recurring and reversing journal entries and bank reconciliations. Additional functionality includes point of entry and after the fact allocations, 1099s reporting, billing.

Araize offers an unconditional 90 day money back guarantee and one-year of free 800 telephone support. Additional services include training, consulting, online support.

System Requirements: Windows 95/98, 2000 or NT, 32MB of RAM, 45 MB hard disk, a **monitor** capable of displaying 256 colors with a minimum resolution of 800 x 600. Single user or network **versions** available.

Price: $395 for Basic Accounting System, $200 for other modules. An additional $395 for multi-user license.

Vendor: Araize, Inc., 130 Iowa Lane, Suite 102, Cary, NC 27511. Phone: (800) 745-4037, (919) 319-1770. Fax: 919 460-5983. Web site:

www.araize.com. E-mail: sales@araize.com.

* FASTFUND RAISING SOFTWARE (**VERSION** 2.0)--FastFund Raising is a comprehensive development, donor and membership management tool with everything a development office needs to manage campaigns, donors and prospects. User definable codes allow you to assign attributes, roles and demographic information to individuals and companies. A unique campaign management system automatically credits all gifts to the proper appeal, campaign and fund. You can record pledges, cash gifts and in-kind contributions. Gifts can be split to more than one gift type, can be credited to solicitors and can be recorded as tribute or memorial gifts. You can automatically send acknowledgment letters, print gift receipts and pledge receivable statements. There is a fast gift entry feature for quickly adding similar gifts. A data import function allows you to bring names and addresses from other sources. FastFund also has a global record update function. FastFund Raising can be a stand alone package or can be integrated with the FastFund Nonprofit Accounting Software. The versatile query maker allows you to sort and export virtually every field in the system for mailings, measuring results and reporting.

Araize offers an unconditional 90 day money back guarantee and one-year of free 800 telephone support. Additional services include training, consulting, online support.

System Requirements: Windows 95/98, 2000 or NT, 32MB of RAM, 45 MB hard disk, a **monitor** capable of displaying 256 colors with a minimum resolution of 800 x 600. Single user or network **versions** available.

Price: $495 for single user. An additional $395 for multi-user license.

Vendor: Araize, Inc., 130 Iowa Lane, Suite 102, Cary, NC 27511. Phone: (800) 745-4037, (919) 319-1770. Fax: 919 460-5983. Web site: www.araize.com. E-mail: sales@araize.com.

* FRISS – FUND ACCOUNTING SOFTWARE--FRISS (**Version** 4.0) provides statements of income and expense showing actual budget and variance for month-to-date and year-to-date for an unlimited number of funds. Maintains transactions for current year actual, current year budget, last year actual and next year budget, last year actual and next year budget so any two transaction types can be **compared**. Automatically processes debit/credit conversion into the general ledger. Integrates controls in transaction entry and processing to ensure that debits and credits are in balance before posting to the general leger. Closes transactions into any period so adjustments to prior can be posted and new statements prepared that reflect the changes.

FRISS can build budgets for the next year by using last year's monthly budget, last year's actual, or a percentage increase or decrease. It builds budgets for individual accounts either by month or of the year spread evenly over the months. It produces reports including detailed and summary statements of income and expense, fund balance sheet, expense recap, combined funds reports, detailed general ledger reports, cash flow, available budget, and cash receipts and disbursement reports. Reports can be run for any period at any time during the year. It does not require significant digit coding of accounts so present account numbers can be converted to FRISS. A sequence code allows revising the sequence of accounts for reporting without reassigning account numbers.

Accounts payable module includes multiple distributions of a voucher, **check** writing from multiple **checking** accounts, single **check** payment of multiple vouchers, unlimited number of vendors with vendor history, a scheduled disbursement report, hold payment flagging of vouchers, and automated interface to the general ledger on a cash or accrual basis.

Payroll Module supports an unlimited number of employees. It individually maintains withholding and deduction. It does not do gross to net calculation. It prints payroll **checks** and stubs. It supports distribution of payroll expenses to multiple general ledger accounts.

Generated quarterly and annual payroll **reports** and
payroll ledgers. Allows user-defined set-up parameters including a message,
user-defined aged receivable report, and automated interface to the general
ledger on cash or accrual basis.

 System Specifications: Windows NT 4.0 or above or Windows 95.

 Environment: Advanced Revelation,

 Revelation **version**: RG2B, Mv*Base.

 Application is: Single or Multi-user **versions** available.

 Vendor: Advantage Solutions, Inc., 350 South Schmale Rd., Carol
Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630) 668-1598. Fax:
(630) 668-2654. E-mail: rhughes@advantagesolutions.com. Web site:
www.advantagesolutions.com.

 Price: $1,500 Single User.

 * FUND ACCOUNTING SOFTWARE SERIES--A fully integrated fund
accounting software system designed exclusively for non-profits. Included
in the software are General Ledger, Multi-fiscal Year Project/Grant
Reporting, Accounts Payable, Accounts Receivable, Payroll, Bank
Reconciliation, Extended Budgeting, Custom Allocations, Access Database,
Fixed Assets, Purchase Order Encumbrance and more. This system provides
instant access to account balances, multi-year budgets, payables,
receivables, revenues, expenses and project/grant reports for any time
period. Financial statement formatting is comprehensive and flexible. All
financial reports comply with FASB 116 and 117. Hundreds of management
reports are available by menu selection. The accounting software is fully
integrated with our fundraising! Laser printers are fully supported. The
entire manual is on-line as context-sensitive help.

 System Specifications: The system is available for Windows 95/98/NT
only. Single-user and multi-user **versions** are available. Disk
space required for the programs and data files is 20-100MB, depending on
modules installed.

 Training/Service: 30 days free support is provided with each product
by a toll-free 800 number. Annual support contracts and telephone training
are offered. Three-day training courses offered at vendor headquarters
($595 per person). On-site installation is $800 per day plus travel
expenses. Users' newsletter (free). Enhancement every 12-18 months.

 Vendor: Executive Data Systems, Inc., 1640 Powers Ferry Road,
Building 27, Marietta, GA 30067. Phone: (770) 955-3374 (800) 272-3374. Web
site: www.execdata.com.

 Background/Users: The company, founded in 1981, has more than 2,000
non- profit users throughout the U.S. and on the five continents. Users
include colleges and schools, churches and other religious organizations,
social service organizations, United Ways, community action agencies,
foundations, etc.

 Price: Price per module ranges from $400 to $1500. Non-Profit
Starter Kit (General Ledger, Accounts Payable, Payroll and Donor Records)
is a low-cost option available for smaller non-profits. It runs on Windows
95/98/NT only.

 * FUND RAISING MANAGER--The Fund Raising Manager software program
from RIGHT ON PROGRAMS means better planned and timed campaigns, more
campaigns, better results from each campaign, more efficient use of time,
multiple search options, many types of reports and more. The computer takes
inputted information and analyzes, totals, tallies, searches, finds,
prints, merges and presents many data combinations so campaigns go to the
right people at the right time. It features easy on-screen data questions,
security password for data protection, ability to customize fields,
specialized donor codes, donor history, letter creation, personalization,
and retention, and the ability to merge with other mailing programs.

 System Specifications: Runs on Windows 95, 98 and NT and requires an
IBM PC or compatible, 486 or better, 8 Mbs RAM, and a color
monitor.

 Training/Service: RIGHT ON PROGRAMS' software requires no special
training. It is easy to learn and use and comes complete with simple step

by step instructions. All support from RIGHT ON PROGRAMS is FREE for the life of the software, and can be achieved by phone, fax or e-mail.

Vendor: RIGHT ON PROGRAMS, 778 New York Avenue, Huntington, NY 11743. Phone: (516) 424-7777. Fax: (516) 424-7207. E-mail: friends@rightonprograms.com.

Background/Users: RIGHT ON PROGRAMS has been in the software business for more than 18 years. There are more than 26,750 software packages from RIGHT ON PROGRAMS in use in offices, libraries and schools throughout the world.

Price: Single user $599, Unlimited User Network **Version**: $999.

* FUNDWARE -- is a fully integrated suite of accounting software especially designed for not-for-profit and government agencies. Fund Ware's unparalleled flexibility and power was designed to meet the unique and diverse needs of fund accounting. Including the automatic balancing data from multiple modules and funding sources; maintaining multiple charts of accounts with different account structures and year-end dates, allocating funds to multiple cost centers; and assigning attributes to accounts. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. FundWare also includes a powerful **reporting** system and online help.

System Specifications: Runs on Windows 95, 98, NT4.X, requires IBM PC or compatible, Pentium 166MHz or greater, 32MB memory (64MB or higher for NT), 200MB free disk space.

Training/Service: A full range of training classes are available at the Denver headquarters for all of the Fundware modules, as well as classes for setting up a system, year-end procedures, 1099's and W2's. In addition, American Fundware offers regional training across the United States as well as onsite training. An answers-on-line system and updates on American Fundware's Web site also assists clients with additional information. Several user group meetings take place regularly as well. American Fundware's support includes a Maintenance and Enhancement Agreement, which provides clients with ongoing updates and product enhancements. Telephone support is also available with a Telephone Support agreement. This provides clients with a toll-free number to converse with a support technician. Telephone support is also available on a pay-per-call basis.

Vendor: American Fundware, 1385 South Colorado Boulevard, #400, Denver, CO 80222.

Phone: (800) 551-4458 nationwide, (303) 756-3030 worldwide. Fax: (303) 756- 3514. E-mail: fundware@fundware.com. Web site: www.fundware.com.

Background/Users: American Fundware, a subsidiary of The Flagship Group, Inc., is the leader in not-for-profit accounting software. American Fundware, a Microsoft Solutions Provider, has provided solutions specifically created for more than 3,600 clients. FundWare(R) software addresses the key accounting requirements for clients such as religious governance organizations, and government agencies. FundWare supports Windows 95, 98, NT, DOS (current Users) and Unix, and all **versions** integrate seamlessly. FundWare, which has always used four-digit date fields, is Year 2000 compliant. American Fundware solutions address our clients' current and future hardware and software requirements, while offering the most functional financial management tools available.

Price: Based on number of modules and users, complete pricing is available from the vendor.

* GIFTMAKER PRO--GiftMaker Pro 7.6 is a donor management software application with event, membership, volunteer and fund accounting transfer components. The most powerful product in its price category, GiftMaker Pro

accurately manages all of your donor and gift data. Its functionality includes donation and pledge tracking, batch gift processing, and it also handles soft credits, split gifts, in-kind gifts, matching gifts and honor memorials. GMP offers automated pledge reminders, multi-year pledge tracking, and variable pledge payment scheduling. Gift costs and tax-deductible amounts are automatically calculated. Track solicitors, send bulk or individual e-mails, **generate** personalized mailings, manage grant tracking, and print mailing labels and envelopes. GMP has advanced **reporting** and analysis tools that **generate** standard gift **reports**, data analysis **reports**, solicitation and appeal **reports**, pledge **reports**, and includes a graphing function. There are also customizable reporting options. Related services incl ude accurate and complete data conversion, basic and advanced training and 24 hour, seven-day-a-week support. In addition to the unlimited record **version**, there is also a limited record **version** for smaller organizations with limited budgets.

System Requirements: For Windows: minimum Pentium processor with 32 MB RAM; For Macintosh: minimum iMac or better with 32 MB RAM.

Vendor: Campagne Associates, 195 McGregor Street, Suite 410, Manchester, NH 03102. Phone: (800) 582-3489. Fax: (603) 622-5192. E-mail: info@campagne.com. Web site: www.campagne.com.

Background/Users: For over a decade, it has been the mission of Campagne Associates to bring to the fund-raising community all the benefits of today's information technology. To date, we have helped over 3,000 non-profit organizations raise over $2 billion with our primary fund-raising software product, GiftMaker Pro. Campagne Associates continues to improve the efficiency and effectiveness of its entire family of fund raising, event management, membership and volunteer modules to help even more organizations raise money faster and with greater ease than ever before.

Price: Call vendor for prices.

* iMIS--iMIS Fund Raising system gives fund-raising organizations an enterprise-based solution to meet their entire organizational needs. The system links easily with a myriad of word processing, accounting, spreadsheet and desktop publishing software programs. iMIS Fund Raising also works with advanced Web and Internet applications, which allows staff to better manage the many tasks involved in seeking contributions.

Special features include contact activity management, donor receipt management, management reports, prospect/ donor database management, postal automation, relationship management, soft credit gift management, summary pledge tracking, special event planning, order entry and inventory management, user-defined duplicate **checking** capabilities, volunteer activity tracking, and much more. In addition to these features, iMIS Fund Raising is sold and supported through a local channel of highly-trained, authorized resellers, dedicated to providing you with local technical support.

System Specifications: Windows 95, Windows NT Workstation 3.51 or above. MS SQL Server ODBC Driver **version** 2.65.0252 or higher. Sybase Client for Windows: Sybase/Intersolv ODBC driver 3.10 or above.

Vendor: Advanced Solutions International, Inc., 901 North Pitt St., Suite 200, Alexandria, VA 22314 (Contact name: Maria Morris LaGow). Phone: (800) 727-8682. Fax: (703) 739-3218. E-mail: mmorris@advsol.com. Web site: www.advsol.com.

Price: Starting at $6,000.

* JSI PARADIGM--The one with the Index Card design. The aesthetic Index Card and File Folder design presents information in a clean, efficient and familiar visual metaphor. Paradigm offers comprehensive donor and prospect tracking, gift processing, mail merge and reporting features. Paradigm also offers: unlimited user-definable fields, data import/export utilities, Special Events, Proposal Tracking, Membership, Volunteer Management and Campaign Expense Tracking.

System specifications: requires 486 or a Pentium processor; 16MB of RAM required. Runs under Windows 3.1 or Windows 95. Multi-user systems available for Windows 3.1.1, Windows 95, Novell and Windows NT.

Training/Service: 90 days of unlimited support offered with the software. Additional support available on a contract or time and materials basis. Regional and on-site training offered. Conversion options include system's import utility, gifts only conversion and customized conversion options.

Vendor: JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201, Williamsburg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-4546. E-mail: millen@isifrs.com. Web site: www.jsifrs.com/ millennium. JSI Fund-Raising is a Microsoft Solutions Partner and Oracle Business Alliance Partner.

Background/Users: JSI FundRaising has been providing fund-raising information systems for non-profit organizations since 1978. Over 160 nonprofit organizations have elected to utilize Millennium for their sophisticated and diverse development operations.

Price: Software license fees range from $20,000 to $250,000 depending on the size of the non-profit organization, number of users and the database engine. Call vendor for specific quotes.

* MILLENNIUM -- A comprehensive development information system designed to meet the demanding and diverse development needs of nonprofit organizations. Biographical, events, membership, gift and pledge information are integrated with a top prospect tracking system that includes features to manage all areas of the major gift process: research, ratings, interests, proposals, planned giving, and contact history. In addition to more than 250 standard reports, Millennium includes a powerful graphical query tool, allowing end-users to easily design ad hoc report queries and integrate them with Crystal Reports for design of output.

Millennium's idea (intuition-driven executive analysis) is a set of tools designed to assist fund-raising professionals with extensive data analysis of their prospects and giving trends. Data is viewed and manipulated through executive-friendly tools such as an English Query Language, interactive online analysis of data, access to prospect information via a Palm Pilot and the ability to send data immediately from Millennium to mapping software.

System Specifications: Millennium's three tiered server technology offers a choice of graphical user interfaces and database engines. User Interfaces: Windows or Web-browser. Database Engines: Microsoft SQL Server or Oracle. Client workstation requirements are Pentium PC with 64MB memory. Network environments include Windows NT Server and Unix. Database server is dependent on the number of constituents and users. Source code is available.

Training/Service: Full range of services include needs analysis, implementation management, installation, training conversion. All system documentation is incorporated into on-line help. Warranty period and optional annual maintenance agreement includes technical support, software enhancements and client newsletter.

Vendor: JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201, Williams- burg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-4546. E-mail: millen@isifrs.com. Web site: www.jsifrs.com/millennium. JSI FundRaising is a Microsoft Solutions Partner and Oracle Business Alliance Partner.

Background/Users: JSI FundRaising has been providing fund-raising information systems for non-profit organizations since 1978. Over 160 nonprofit organizations have elected to utilize Millennium for their sophisticated and diverse development operations. JSI FundRaising offers fundraising software for every level of need, including Paradigm--the one with the index card design.

Price: Software license fees range from $20,000 to $250,000 depending on the size of the non-profit organization, number of users and the database engine. Call vendor for specific quotes.

* MIP NON-PROFIT SERIES FOR WINDOWS--A fully integrated fund accounting software for not-for-profit organizations, municipalities, and government agencies, NPS fund accounting software easily tracks, manages and reports on funds from multiple sources, across multiple budget periods. Features include many pre-formatted, audit-ready FASB and GASB financial and accounting reports, an open, robust chart of accounts database structure with unlimited field lengths, budget monitoring and encumbrance tracking, and use-defined transaction allocation to multiple account segments for grants, programs, etc.

The complete NPS product suite includes General Ledger, Accounts Payable, Accounts Receivable Reporting, Accounts Receivable Billing, Allocations Management, Bank Reconciliation, Budget, Encum brances, Fixed Assets, NightShift Scheduler, Payroll and Purchase Orders. MIP provides telephone support, training, and annual maintenance for NPS.

System Specifications: Windows 95/98 or Windows NT, 64mb RAM, 500mb free hard drive space are recommended. Multi-user operating systems: Novell and Windows NT Server.

Vendor: Micro Information Products, Inc. (MIP), 313 East Anderson Lane, Suite 200, Austin, TX 78752-1228. Phone: (800) 647-3863. Web-site: www.mip.com.

Background/Users: MIP has been one of the top developers of fund accounting software systems designed to meet the unique needs of nonprofit organizations since 1982. Their systems and services continue to earn the endorsement of over 4000 diverse non-profit or government organizations.

Price: Starts at $1995 for Single User--General Ledger. Other modules priced separately.

* MissionAssist--is a comprehensive and flexible donor/member/ prospect management system for non-profits designed to minimize the timed needed to enter/ retrieve data, **generate** personalized mailings, and run **reports**. MissionAssist is so easy to use that staff can learn the system at their desk without attending formal training out of the office. To date, 99% of the customers have not requested formal training.

MissionAssist is fully networkable and comes with a sophisticated Contact Manager and an integrated Event Management module than includes registration, cost analysis, customizable sponsorship levels, attendance, table assignments, and seating reports. There are no extra modules to buy.

Standard features include single screen operation; ability to customize and define all major program fields to fit organizational requirements; tracking of unlimited gifts, pledges, corporate matching gifts, memorial gifts, etc.; ability to record unlimited contacts (letter, telephone, meetings, etc.) with donors, members, and major gift prospects; point-and-click segmentation and preparation of personalized targeted mailings including merge files, labels, envelopes, and E-mail distribution lists; ability to transfer data to spreadsheet, accounting, word processing, and ASCII format for external distribution.

System Specifications: IBM-compatible, Pentium 266 or better with 32MB RAM (64MB recommended); Windows 95, 98, ME, 2000, NT or higher; 7-MB + free hard disk space for MissionAssist Program Files; Space requirements for data depend on the number of records.

Vendor: Donor Strategies, Inc., 8807 Montgomery Avenue, Chevy Chase, MD 20815. Phone: (888) 722-2033. Fax: (301) 718-9812, E-mail: info@donorstrategies.com. Web site: www.donorstrategies.com.

Price: (Single User Pricing) Software Cost: $1795, Unlimited Support & Free Upgrades (per year): $250. (Multi-user (Network LAN) Pricing) Software Cost (unlimited users): $2,495, Multi-user Unlimited Support (per year): $500.

* PLEDGEMAKER FUND RAISING SOFTWARE--is North America's market-leader of Oracle-based fund-raising software for Windows and now, the World Wide Web. PledgeMaker is designed to service organizations with unlimited workstations, large databases, and sophisticated processing needs. Packed with powerful, flexible and user friendly features, PledgeMaker seamlessly integrates with word processing, spread sheet and

postal programs, creating one centralized database. In addition, PledgeMaker On-line has emerged as a new outsourced **version** of PledgeMaker. It is identical to the Windows-based **version** but is accessed through an Internet connection and Web browser and the organization's database is stored and maintained at SofTrek. This allows organizations to have immediate access plus full functionality of their donor database. Today, PledgeMaker is settingstandard" for increasing productivity in the workplace and providing the most effective method for managing an array of fund-raising needs for all ty pes of non-profits including hospital foundations, religious, human services, cultural and political organizations.

System/Specifications: PledgeMaker is available for Novell Netware, Windows 3.1, 95, 98, Windows NT, and over 80 Unix platforms such as RX600. SUN and Hewlett-Packard.

Training/Service: SofTrek offers a comprehensive on-site or off-site training program that enables clients to receive the most effective hands-on training in adapting to the functionality and flexibility of PledgeMaker. Support contract includes voice, modem, fax and email support.

Vendor: SofTrek, 2530 North Forest Road, Suite 10A, Getzville, NY 14068. Phone: (716) 636-5400. Fax: (716) 636-5401. E-mail: rbellitto@pledgemaker.com. Web site: http://www.pledgemaker.com.

Price: $3,950 and up based on system configuration.

* RDS—DONOR/MEMBER/PROSPECT MANAGEMENT SOFTWARE—RDS (**Version** 3.19) is a flexible, easy-to-use and easy-to-learn donor and member management system for non-profits and associations. It is an evolutionary product that combines the best and most popular features of many commercial and custom built products. RDS is affordable for any size organization. Even organizations new to fund raising get off to a great start with RDS because it allows them to quickly collect, organize, and track the data needed for a successful fund-raising program. Fully functional trail **versions** are available.

Special features include single screen operation; ability to customize and define numerous program fields to fit organizational requirements; tracking of unlimited gifts, pledges, corporate matching gifts, honor and memorial gifts, and gifts-in-kind; ability to record unlimited contacts (letter, telephone, meetings, staff contacts) with donors, members, and major gift prospects; Ad Hoc reporting using demographic and giving history segmentation; easy segmentation and preparation of personalized targeted mailing including merge files, labels, envelopes, and e-mail distribution lists (with automatic suppression of duplicate labels, merge records, etc.); fully integrated Event Management including registration, cost analysis, attendance and seating reports, table assignments, nametags, etc.; ability to transfer and/or export data to spreadsheet, accounting, word processing programs, and in ASCII format for external distribution. Data conversion and data cleanup are offered as options. All support and training i s provided by the program developers.

System Specifications: RDS requires a 486 or Pentium computer and a minimum of 16MB RAM on Windows 3.x platforms and a minimum of 24MB RAM on Windows 95/98/NT platforms. In addition, RDS needs at least 7MB of hard disk space for proper installation and operation. Application is: Single or Multi-user.

Vendor: Ciconte & Associates, Inc., 8807 Montgomery Avenue, Chevy Chase, MD 20815-4705 (Contact: Tony Ciconte). Phone: (301)718-9811. Fax: (301)718-9812. E-mail: rdsprog@ibmnet. Web site: www.ciconte.com.

Price: $1,495 for either Single and Multi-user **version**. $150/year support (includes unlimited e-mail, phone support and free upgrades).

* RISS – FUND-RAISING SOFTWARE—RISS (**Version** 3.5) is a donor development/fund-raising system which can be integrated with FRJSS Fund Accounting and popular word processing programs. The menu-driven system has maximum flexibility from user-defined codes, unlimited field

lengths, and variable record size. A modified **version** is available for premium/sales and inventory.

* Special features include donor giving history, gift processing and receipting, a major donor database with additional demographics, a contacts tracking program with follow up reminders, multiple pledge management and campaign tracking, mail merge, labels, and management reports analyzing giving. As the software developers, we offer customization. The software programmers provide the phone support and training.

System Specifications: Windows NT 4.0 or above or Windows 95. Environment: Advanced Revelation, Revelation **version**: RG2B, Mv*Base. Application is: Single or Multi-user.

Vendor: Advantage Solutions, Inc., 350 South Schmale Rd., Carol Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630)668-1598. Fax: (630)668-2654. E-mail: rhughes@advantagesolutions.com. Web site: www.advantage solutions.com.

Price: $3,000 Single User.

* TEAM APPROACH--"Sophisticated Software for Fund-Raising Professionals." Team Approach is an Oracle based, client/server, GUI application designed specifically for sophisticated, high-volume fund-raising operations. The base application includes built-in, fully integrated modules for membership management, direct marketing, capital campaign, major gifts, planned giving, matching gifts, tribute and memorial gifts, customer service, volunteers, query and output, special events and more.

Team Approach is designed to handle complex tasks, such as automatically compiling donor profile information based on giving and solicitation history storing unlimited donor data in fully relational tables and user defined fields, executing advanced segmentations for finely tuned solicitations, and performing sophisticated response analysis. Team Approach stores user-defined business rules in the database, empowering fund raisers, not programmers, to quickly tailor the software to meet their changing needs.

System Specifications: Team Approach operates on most hardware platforms. Call for specifics.

Training/Service: Target Software understands the workings of large, sophisticated fund-raising operations and provides unparalleled training and services to allow organizations to fully leverage the power and flexibility of Team Approach. Our years of experience and comprehensive understanding of fund raising, as well as software, make our re-engineering consultant services extremely valuable. While most companies disappear after the sale, that is when Target Software distinguishes itself with hands-on implementation support and comprehensive training.

Vendor: Target Software, Inc., 1030 Massachusetts Avenue, Cambridge, MA 02138. Phone: (617) 876-2275. Fax: (617) 354-0895. Web site: www.targetsite.com. E-mail: info@targetsite.com.

Background/Users: TSI has been a leading provider of fund-raising software and services to large not-for-profit organizations since 1992. Many of the nation's largest not-for-profit organizations have chosen Team Approach to run their complete fundraising program.

Prices: Price varies based on implementation.

* TELESCRIPT(TM) - Telescript(TM) is call center management software designed to increase a call center's productivity, efficiency and effectiveness. Designed to be highly flexible and easy-to-use, Telescript(TM) enables you to tailor sales, marketing, research or any other telephone work to fit your specific application.

Its open database design, reporting, scripting, dialing, Internet connectivity, fulfillment capabilities, multiple simultaneous projects and countless other features make it extremely comprehensive. Designed specifically for the call center manager, Telescript(TM) is extremely flexible and easy-to-use, enabling supervisors to quickly create and modify any portion of a project, from scripting to reporting to queuing. The ability to customize every aspect of a campaign enables clients to utilize

```
Telescript(TM) for telemarketing, customer service, market research, lead
generation, telesales, fund raising, appointment scheduling, political
action and countless other applications.
       System Specifications: Requirements: --Agent workstations:
```
Version 4.0, 4.1; 4MB RAM, 386, 486+, DOS, Windows 3.1, NT,
95/98. **Version** 5.x Minimum/Suggested; 32/64 MB RAM, Pentium II
233/300, Windows 95/98 or NT/2000.
```
       Training/Service: Three days of Telecscript (TM) training is
required, either onsite or at Digisoft headquarters. Product support is
free with training for 30 days and costs $100 per station per year,
thereafter. Support also includes all product upgrades at no cost.
       Vendor: Digisoft Computers, Inc., 369 Lexington Ave., New York, NY
10017. Phone (212) 687-1810. Fax: (212) 687-1781. Web site:
www.digisoft.com. E-mail: sales@digtel.com.
       Training/Service: Training is required with purchase.
       Vendor: Digisoft Computers, Inc., 369 Lexington Ave., New York, NY
10017. Phone: (212) 687-1810. Fax: (212) 687-1781. E-mail:
adavidson@digisoft.com Web site: www.digisoft.com.
       Background/Users: Founded in 1983, Digisoft Computers, Inc. is a
privately held corporation that develops, markets and sells PC-based
call-center software. In 1989, Digisoft identified the need for robust
PC-based call center solution and developed Telescript. Digisoft currently
provides technological expertise in both inbound and outbound call center
applications, helping to increase contact center efficiency and
productivity.
       Price: $1,200 per workstation. Add-on modules are available.
```

Industry Codes/Names: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
Descriptors: Software--Directories; Computer software industry--Directories
Geographic Codes: 1USA United States
Product/Industry Names: 7372000 (Computer Software)
Product/Industry Names: 7372 Prepackaged software
NAICS Codes: 51121 Software Publishers
File Segment: TI File 148

57/9/16 (Item 16 from file: 15)
02225237 ? ? ? ? ? ? 81488043
Customized financial reporting, networked databases, and distributed file sharing

Jensen, Robert E; Xiao, Jason Zezhong

Abstract:

```
This paper analyzes the relation between customization and standardization
in corporate financial reporting. It is argued that "customization around a
standard report" (CASR) is a promising approach to financial reporting.
```

Under this approach, the prevailing general purpose report serves as a benchmark, upholds information credibility, maintains information comparability and satisfies users' common information needs while the added customization meets users' different information and presentation requirements. To be effective, CASR should be undertaken jointly by the reporting company, the information intermediary and the end user.

?

Text:

SYNOPSIS: We analyze the relation between customization and standardization in corporate financial reporting. We argue that "Customization Around a Standard Report" (CASR) is a promising approach to financial reporting. Under this approach, the prevailing general purpose report serves as a benchmark, upholds information credibility, maintains information comparability, and satisfies users' common information needs while the added customization meets users' different information and presentation requirements. CASR will be less effective if implemented by the reporting company alone. To be more effective, CASR should be undertaken jointly by the **reporting** company, the information intermediary, and the end user. Such joint CASR could be implemented in a peer-to-peer networking environment where databases from primary **financial data** sources, such as **reporting** companies, and secondary **reports** from certified **financial** analysts are networked and shared. Such an environment will create an enormous demand for both customization and standardization. We predict that networking and file sharing in this way will greatly enhance opportunities for assurance services to add legitimacy and selectivity to an overwhelming menu of customization options that will one day be available online.

Keywords: assurance services; financial reporting; general purpose reporting; information technology; the Internet; customization; standardization.

INTRODUCTION

Traditional financial reports are becoming increasingly untimely and shrinking in importance to investors and analysts. Elliott and Pallais (1997) state:

Financial reports prepared under generally accepted accounting principles are losing decision-information "market share" (both inside and outside the enterprise), and software increasingly is taking over routine accounting functions.... Information technology gives nonaccounting departments additional power to collect and report their own information. If internal users are dissatisfied with the information supplied by the financial reporting system, they may look to other departments to supply the information decision makers need.

Problems of financial reporting arise partly from use of the general purpose reporting model. Under this model, a company provides different users with the same audited financial report and different companies provide standardized financial statements to all users. Because users and their information needs are different, we believe that customizing financial reports can help meet users' heterogeneous information requirements.

Customization in financial reporting entails providing customized or customizable information suited for the timely needs of particular decision makers. It acknowledges that different decision makers have different needs and different priorities. The information may be a single report or a network directory linked to a variety of documents and subsets of libraries

227

and databases. Customization may entail preparing a channel (portal or vortal) designed particularly for a decision maker or a group of decision makers with similar information needs. Some Internet services now let users request customized channels that provide daily streams of news and information on particular topics. A portal covers a horizontal variety of related topics, whereas a vortal is a vertical knowledge base on a given topic. Portals and vortals can be used to exclude unwanted information at particular levels of aggregation, unlike Internet searches that usually provide numerous links to irrelevant information.

Given the merits of the prevailing general purpose report and the increasing demand for a greater customer focus in financial reporting (AICPA 1994), we propose "Customization Around a Standard Report" (CASR) as the way forward. Under this approach, the prevailing general purpose **report** satisfies users' common information needs and the added customization meets users' different information and presentation requirements. We further envision CASR in an environment where databases from primary **financial-data** sources, such as **reporting** companies, and secondary **reports** from certified **financial** analysts are networked and shared on distributed network software. We predict that networking and **data** sharing in this manner will greatly enhance opportunities for assurance services to add legitimacy and selectivity to an overwhelming menu of customization options that will one day be available online.

GENERAL PURPOSE REPORTING

General purpose reporting provides different users with the same report and standardizes financial statements across firms. It thus enjoys such advantages as economies of scale and information comparability. The need to **compare** investment alternatives increases the importance of comparability and standardization. Standardization also enables regulators with limited resources to **monitor** financial-reporting behavior more efficiently. However, although general purpose reporting may help satisfy users' common information needs, today there is a wider range of users than when this model was initially developed-these users' information needs are heterogeneous and changing. General purpose reporting may fail to satisfy their diverse needs while at the same time cause information overload to those who need less information. For instance, British private investors prefer less information than the annual report (Bartlett and Chandler 1997). For this reason, some U. K and U.S. companies provide a summary annual report to those investors who do not wish to receive the full annual report.

To maintain comparability, traditional financial reporting requires a single accounting or disclosure method when alternatives exist in practice. However, the resultant information is often irrelevant to decision making and incapable of presenting a true and fair view (Stamp 1981). A suggested alternative is multiple column **reporting**, which presents **financial** information on several different bases or methods. Although this alternative stimulates learning and reduces **data** fixation (Livingstone 1967), it is said to create information overload (Birnberg 1980).

Traditional **financial reporting** also provides highly aggregated information that prevents users from constructing alternative views of the company and neglects differences in users' cognitive styles (Benbast and Taylor 1978). Alternative models such as events reporting and database accounting have been proposed to overcome these problems, but neither has been successfully implemented for external reporting purposes.'

CUSTOMIZATION OF FINANCIAL REPORTING

The need for customization of financial reporting stems from users'
information needs having the following characteristics identified from the
literature:

* users have different, as well as common, information needs (AICPA 1994);
* users' information needs are changeable (AICPA 1994);

* users' information needs are difficult to ascertain beforehand (Sorter
1969);

* users are concerned about information overload (Birnberg 1980);

* users are concerned about information processing and searching costs
(Elliott and Jacobson 1994);

* users require comparable information for making decisions (Solomons
1989);

* users want information that is portable and interoperable (Debreceny et
al. 1999); and

* users suffer from the problem of functional fixation (Birnberg 1980).2

It is particularly important to recognize that users' information needs are
heterogeneous and continually changing depending on (1) the user's
objectives and decision-- making approaches, (2) the investments being
evaluated, (3) the reporting company's unique situation, and (4) the user's
personal preferences (AICPA 1994). From an accountability perspective,
Stewart (1984) suggests that the information needs of stakeholders vary to
the extent that different accountability bases are adopted. Earlier, Sorter
(1969) cited the reporting company's difficulty in specifying beforehand
users' information needs and decision-making models.

Coleman and Eccles' (1997) survey found that British financial analysts'
information requirements are different from those of institutional
investors. They also found that many performance measures considered
valuable by financial analysts are not regarded as particularly important
by institutional investors. Similarly, user information needs vary between
and within groups of users in the U.S. (Eccles and Mavrinac 1995).

The heterogeneity of users' information needs, however, does not rule out
the possibility that users have some common information needs. The need for
some types of financial information may be stable, at least in the short
term. Through interactions with users, the reporting company may also learn
about some users' information needs. Thus, the task is not to discard
general purpose reporting altogether; rather it is to devise a mechanism
that satisfies common and different, stable and changing, and known and
emerging information needs. Customization provides a basic framework within
which one can devise this mechanism.

The inherent flexibility in **financial reporting**
resulting from alternative accounting treatments and approaches provides
ample scope for customization. Moreover, **financial
reporting** seems particularly suitable for customization. This is
because **data** and information are: (1) indestructible as raw
data and final **reports** can co-exist, (2) shareable in
that one's possession of data and information does not deprive others, (3)
easy and cheap to duplicate, (4) endlessly manipulatible in terms of
aggregation and classification, (5) easily repackageable in different media
and presentation styles, (6) cheap to store, (7) easily itemized and
modularized, and (8) assembled with little effort. These characteristics
make it possible to meet different information needs at a relatively low

cost.

Many approaches to customizing financial reporting exist. These may be categorized into four groups: what to customize, which form of customization, how to achieve customization, and who does the customization. Each group is discussed below.

What to Customize?

Customization can be undertaken on the contents and/or the presentation of financial reports. Content customization meets the user's specific information requirements, such as providing different users with information about different types of activities. By contrast, presentation customization satisfies the user's specific cognitive style and medium preference. Financial reports can be presented in a linear, sequential manner-conventional hard-copy annual report-or in a hypertext nonlinear format. Many different presentation formats such as narratives, tables, graphs, videos, and pictures can be used. The same information can be formatted for different media, such as the World Wide Web, CD-ROMs, printers, and exchangeable **data** files. The potential of these types of customization awaits further exploration.

Which Form of Customization?

The **financial report** can either be customized or customizable. A customized **financial report** is one that is already tailored for a user or a class of users and readily usable, whereas a customizable financial report is not immediately ready for use, but can be structured to suit the user's specific requirements.

Although the customized reporting approach is technologically feasible, it raises issues of confidentiality, cost, information asymmetry, and comparability. Nonetheless, users' information needs will be better served when there is more provider-user interaction (AICPA 1994).

A customizable report is comparable to computer software that allows the user to select his/her preferred font style, size, and page layout. An essential feature of the customizable report is its flexibility. To achieve flexibility, embedded technology represented by a table of parameters in software can be used to make the financial report adjustable in the level of aggregation, frequency of reporting, type of segmentation, and so forth. Alternatively, flexibility can be obtained through modularization as described below.

How to Achieve Customization?

Two generic ways exist for economical large-scale customization: component modularization and process modularization. Component modularization requires the creation of modules or building blocks that can be configured into a wide variety of financial reports. This is analogous to providing custom paint colors by mixing standard colors using prescribed formulas. Component standardization creates the economies of scale, while end-product customization provides the economies of scope. We envision at least three types of modules in financial reporting: (1) the elements of financial statements, (2) different accounting and presentation methods, and (3) nonfinancial information items.

Process modularization divides the process of production into phases and organizes some phases as parallel subprocesses. This allows the automation of certain phases and enhances the flexibility that customization requires. The **financial reporting** process can be divided into identifiable subprocesses such as information requirement analysis,

data collection, processing, auditing, and dissemination. Each
of these can be further divided. These phases are sequentially organized at
present, but some of them may exist in parallel, making
financial reporting more timely and more flexible.
For example, auditing can be undertaken concurrently with **data**
processing. Audit techniques for this purpose are already in place (Kogan
et al. 1999).

Who Does Customization?

In theory, either the provider or the user can carry out customization. In
practice, user-provider interaction is inevitable when serving a large
number of different users. How this will work depends on the level of user
participation. One approach calls for a catalog, similar to those widely
used by publishers and home-shopping retailers. This approach consists of
two stages: (1) provide the user with a catalog of information offerings
and (2) supply the information chosen by the user. Users can add items not
in the catalog, while the provider controls the supply of information.

Another approach allows users to prepare their own customized reports. One
example is dictionary publishing. Just as a dictionary supplies the reader
all possible definitions and usage of words and expressions, the reporting
company can provide users with a large assortment of information items from
which they produce their own **reports.** The more basic the data,
the more different **report** types can be **generated.**
However, studies show that this dictionary publishing approach will face
problems relating to confidentiality and users' inability and reluctance to
aggregate data (Xiao et al. 2000).

CUSTOMIZATION AROUND A STANDARD REPORT

We argue that customization around a standard report (CASR), as depicted in
Figure 1, can strike a balance between customization and standardization.
Under the CASR approach, the general purpose report serves as a benchmark,
maintains comparability, and satisfies users' common information needs,
while the added customization meets users' different requirements. Striking
this balance requires a clear understanding of the relation between
standardization and customization, which can be undertaken at different
levels, such as financial statement elements, information items, financial
or nonfinancial statements, and the entire annual report. For preparers,
standardization and customization may conflict at a particular level.
However, from a users' perspective, they are always complementary.
Furthermore, standardization at a lower level facilitates customization at
a higher level.

In Figure 1, the central box represents the standard general purpose report
based on prevailing accounting regulations and standards. Each of the other
boxes is one dimension of customization that augments the standard report
so that either alternative information is provided or the same information
is presented differently. Because full implementation of this model is
technically difficult and costly for the reporting company, the model can
be implemented on an incremental basis. One can begin with a modest number
of customization dimensions and a limited scale of customization for
selected users.

Some customization dimensions are being developed manually or on the
Internet, albeit in the most primitive manner. An example is the annual
report supplemented by a social and environmental report or by meetings
between company management and institutional shareholders and financial
analysts.

Current Internet corporate reporting is already taking a crude form of

CASR. Apart from annual and interim reports, many companies provide additional information, such as product and customer information, and more timely information like news releases and share prices. Some companies like Microsoft (http://www.microsoft.com) issue annual reports in multicurrencies, multi-Generally Accepted Accounting Principles (GAAP), and multilanguages. Pivot tables in Excel workbooks are available at Microsoft's web site, which makes it easy for users to choose their own groupings of **financial data** and levels of aggregation. Other companies provide parts of the annual **reports** in multiple media such as an audio **version** of the Chairman's Statement and broadcast of the annual general meeting (Kaplan 1999). Pioneering companies such as Cisco (http:// www.cisco.com) even provide real-time stock price information. Nevertheless, current Internet corporate reporting in general is inflexible, noninteractive, and nondynamic (Debreceny et al. 1999).

Several customization dimensions such as c, e, g, i, and m in Figure l are likely to become easier to implement with recent developments in database and Internet technologies. In particular, eXtensible Mark-up Language (XML) (http://www.w3.org/xml) and its accounting offspring, eXtensible Business Reporting Language (XBRL) (http:// www.XBRL.org) can facilitate drill down, multiple rendition, and data exchange. Unlike Hypertext Mark-up Language (HTML), which defines data presentation, XML and XBRL define the meanings of data as well as their appearance and separate content from format (Johnson 1999). This is done by tagging information to reveal its meaning, perhaps to indicate that a figure is turnover for the year or "JohnKing" is the brand of a product. In this way, XBRL benefits all members of the financial information supply chain by making information exchangeable between different applications and systems, and easy to extract, search, and reuse by users. Because XBRL-based information is entered once but formatted in various forms, the cost of preparing customized reports is reduced. By tagging the underlying components as well as summary information, XBRL enables drill down and the preparation of financial reports at different levels of detail and in different GAAPs.
FIGURE l

While the customization dimensions described in Figure l can be implemented in an ad hoc manner, it is possible to devise a mechanism to implement them systematically. The architecture in Figure 2 is drawn from database-driven catalog publishing models (Danish and Gannon 1998) successfully implemented on the Internet by many companies such as Amazon (http://www.amazon.com). Major backbones of the architecture consist of (1) Internet technology that provides a powerful tool for data dissemination and user-- provider interaction and (2) database technology that provides efficient data storage, query, and **report-generating** capabilities.
With this architecture the **reporting** system will be both highly flexible and interactive. The components of the architecture are explained below.

Online Database

The provider maintains an online database that stores the financial and nonfinancial information that the reporting company wishes to disclose. Users or intelligent agents can access this database and query, search, assemble their own reports, or drill down from the standard report to detailed information.3 The online database can be linked to main databases for data updates and data searches. All databases should be XBRL-based. Selected users may be allowed to access parts of the databases.
FIGURE 2

Modules

The provider's accounting system can be seen to comprise numerous interrelated modules-financial statement element modules, nonfinancial information modules, accounting method modules, and presentation modules. A financial statement element module or a nonfinancial information module can be processed by different accounting method or presentation modules according to users' choices.

Report Configurator

Users access a report configurator maintained by the provider. The configurator treats the standard general purpose report as the default setting, but allows users to formulate their own reports, on the fly, based on user-specified requirements and provider-specified constraints and rules. The configurator contains a catalog that lists all information items, accounting methods, and presentation choices available in the system. The configurator also consists of frameworks or **templates** that provide report structures to be completed with information by users. Users select items from a catalog to fill in a chosen framework. They can also design their own **templates**. Finally, the configurator provides online help that should alleviate information overload.

Learning Mechanisms

Two forms of learning mechanism can be implemented. First, a general feedback channel exists for users to suggest where and how to improve financial reporting. Second, there is a built-in unit to record the items of information and methods most commonly selected and by whom. This information may help the company or regulators revise their system or standards.

From a user perspective, this architecture has a number of potential advantages. Because it is based on a standard report, it maintains information comparability and meets users' common information needs. By providing customization options and users-provider interactivity, it better satisfies users' different information needs. The functional fixation problem is alleviated because it allows users to construct alternative views of the company. As it permits drill down and data provision at different levels of detail, the architecture reduces users' cost of data disaggregation. Users' information-- load problems may be alleviated by adopting techniques such as a structured user interface, search engines, and software agents (Aoun 1996).

Users' information needs are not the only concerns in CASR-the provider's concerns must also be addressed. The provider is primarily concerned about confidentiality and cost of litigation, data processing, and dissemination. Under our model, the company maintains control over the provision of information and should not incur additional cost of dissemination as the Internet is used. However, the model may increase the provider's data-processing costs, although XBRL, as discussed earlier, can be used to reduce the cost of customization. The increased costs arise mainly from developing, maintaining, running, and updating a flexible and interactive accounting and reporting system. In addition, because there will be more data to which users can attach significance, there may be more exposure to litigation.

JOINT CUSTOMIZATION AROUND A STANDARD REPORT

CASR is inevitably a joint task between reporting companies, information intermediaries, and end-users. The joint nature of CASR is depicted in Figure 3. In this model, the reporting company produces an XBRL-based standard general purpose report. The reporting company, the information

intermediary, and the end-user produce their customized interpretations of the reporting company's performance by combining company-provided information and other information. Reporting companies, information intermediaries, and end-users also share these customized reports between and within groups via peer-to-peer networking. To facilitate information sharing and further use, these customized reports should ideally be XBRL-based.

Two main reasons justify the joint CASR. On the one hand, the reporting company cannot meet all users' information needs. On the other, information intermediaries and end-users have other information sources. Second, existing financial statements offer a poor basis for the valuation of assets and firms. According to Lev (2000), items presently included in the balance sheets under U.S. GAAP account for only one sixth of the estimated value of U.S. corporations. Furthermore, although different investors have different ideas about a company's value, current standard general purpose reports alone are insufficient for investors to formulate their own valuation.

FIGURE 3

Peer-to-Peer Networking (P2P) Technology and CASR

This joint CASR could be implemented in an environment of networked databases and distributed file sharing. Such an environment is emerging with the advent of a group of Internet-based peer-to-peer distributed software alternatives such as Napster (http:// www.napster.com), Gnutella (httpJ/gnutella.wego.com), InfoSearch (http://infosearch.com), Freenet (http://www.freenet.com), and Pointera (http://www.spinfrenzy.com). Peer-to-peer file distribution technology allows users to search for data on other people's computers. Although these software products are not the same, the technology's main features are its ability to facilitate distributed file sharing, ad hoc networking, and distributed search.4 These features make the location of files irrelevant; data belong to the entire network rather than to a particular computer (Oram 2000). The importance of peer-to-peer file sharing in the future is nicely summarized by Waters (2001).

This type of technology has enormous implications for CASK In the world of peerto-peer networking, companies and analysts can earmark the **data** for access by numerous networked users and any user can access numerous interpretations of a business **report** and share **financial** analyses of Company XYZ by Analyst A, Analyst B, and Company XYZ itself.

Potential Issues and Opportunities

Although investors obtain customized information in order to **compare** investment alternatives, there is ample chance of being misled. The Securities and Exchange Commission in the U.S. observed that the Internet makes it more difficult to protect the public from information sources outside the company and established a division to deal with Internet fraud. Peer-to-peer network software adds a new dimension of problems since monitoring distributed network files is like monitoring millions of telephone conversations every minute of every day. There are also concerns over copyrights, privacy, repudiation, and data integrity and credibility. First, copyrights might be violated as the provider might not be acknowledged when information is consumed by users. Second, as users access data on others' computers on the network, there is a great danger that the provider's privacy might be invaded. In addition, peer-to-peer networking might not automatically maintain accountability or nonrepudiation when false or misleading information is spread. This also

damages the credibility and integrity of the shared information. Some security risks in peer-to-peer networked file sharing could be avoided with a centralized repository architecture such as EDGAR. Alternatively, some providers may prefer the latter architecture to the former (e.g., Jensen 2000, Reply 1 from Jagdish Gangolly).5

Some security risks may be avoided by selectively adopting certain features of the peer-to-peer technology. Some features such as anonymous access may be avoided or modified to limit anonymous users' access. Other issues require measures available under current technology. It may be necessary to establish a seal or rating service that can be "watermarked" upon a customized document or database table, in order to enhance the credibility of the data shared in a peer-to-peer network. Reviews of assumptions in distributed financial analyses might become a new line of assurance services for auditors. Further, auditors will be called upon to certify that the XBRL-based information provided by the reporting company, intermediary, or end-user is correctly tagged.

The Role of XBRL in CASR

Generally, the joint CASR model requires standardization because, for the intermediary and end-user to customize, the information provided by the **reporting** company and others should be customizable. XBRL does exactly that. However, XBRL may not be a panacea for standardizing **financial data**. XBRL developers explicitly declared that their job was not to set accounting standards. Accounting standards that are nonexistent or inconsistent will not be fixed by XBRL. Where no accounting standards exist, there will be no formal standardization even though XBRL tags can be assigned by the information provider. Where inconsistent accounting standards exist, either the same element, method, or treatment with different names in different GAAPs will be assigned different XBRL tags, or the same element, method, or treatment under alternative definitions may receive the same XBRL tag. Under these circumstances, XBRL will not achieve more comparability across firms than before XBRL tags were employed. This problem is particularly acute from the perspective of creating a global XBRL that covers national and international standards. Developers of XBRL for International Accounting Standards (IAS) financial statements fear that XBRL will be seen as setting a "presentation standard" because of the danger that a tag is assigned to a word with different meanings in the IAS and the U.S. accounting standards (Wright 2001).

The accounting profession needs to expand standards in three ways. First, although XBRL is not expected to replace accounting standards, XBRL should be able to create different tags for those identical terms and methods with different meanings in different GAA.Ps and should assign the same tag to those methods with different names. Second, standard setters for accounting and those for XBRL need to work jointly and continuously to develop definitions and concepts that enable reports produced by the reporting company and the user to have a larger percentage of tagged elements. For example, XBRL tags might be developed for intangible valuations not presently carried on balance sheets, such as internally developed R&D and intellectual capital. Third, standardized definitions should be developed even if an accounting standard has not been finalized. Thus if accounting standard setters have not resolved whether to require Method A vs. Method B, a tag could be defined for each method. XBRL tags may also be coded to disclose the use of an unconventional method. This warns investors about new and experimental customized accounting and financial analysis.

SUMMARY AND CONCLUSIONS

General purpose reporting has the advantages of comparability and economy

to providers and users, but can be costly to users because it cannot fulfill all their information needs. Customization appears to have the potential to alleviate these serious problems of traditional financial reporting. We propose "Customization Around a Standard Report" (CASR) as a way to retain the advantages of general purpose reporting, to meet sustained calls for a greater customer focus, and to balance the conflicting objectives of customization and standardization. As customization by the reporting company alone is insufficient, CASR becomes a joint effort between the reporting company, intermediary, and end-user. This joint effort could be implemented using a peer-to-peer networking technology. Implemented this way, CASR could better satisfy users' information needs and create tremendous assurance service opportunities for the accounting profession. Although XBRL will play an important role in this setting, there is a need to expand the current XBRL development agenda.

Further research is needed in three main areas. First, there is a need to identify effective ways to implement CASR Second, the risk that CASR will exacerbate manipulative reporting, cost of litigation, information load, data fixation, and multiple interpretations requires careful investigation. Finally, the implications of this approach for regulating and auditing customized information warrant further examination.

With information technology fast developing and the business environment rapidly changing, stakeholders should examine alternative approaches to financial reporting. The CASR model outlined here provides a promising point of departure.

Events **reporting** focuses on **reporting** business events. When no prior knowledge exists of users' information needs and decision models, Sorter (1969) argues that the task of **data** aggregation should be left to users and that **financial** statements should be constructed in sufficient detail so that users can deduce underlying events. Database accounting aims to provide users with a database from which they can extract event **data** at various levels of focus and aggregation. Whereas events **reporting** calls for less aggregated **financial reports**, database accounting focuses more on the storage and maintenance of **data** at their most primitive levels (Dunn and McCarthy 1997).

2 In accounting, functional fixation is interpreted as **data** fixation (Belkaoui 1980). Data fixation means that one cannot adjust to see that change in data, say profit, is due to a change in accounting policies or that different accounting techniques have different uses and economic consequences.

3 Intelligent agents are software programs that can make their own decisions based on what they know about the user's needs (Aoun 1996).

4 The software programs differ in many respects: (1) specific purpose (Napster for MP3 files) vs. general purpose (Gnutella, Freenet, and Pointera for any files); (2) mode of access (streaming in Pointera and downloading in Napster, Gnutella, and Freenet); (3) central index (Napster) vs. distributed index (Gnutella and Freenet); and (4) preservation of user anonymity (Freenet and Gnutella) or not (Napster).

5 EDGAR stands for the Electronic Data Gathering, Analysis, and Retrieval system (http://www.sec.gov/ edgarhp.htm), which gathers and disseminates companies' electronic filings to the Securities and Exchange Commission.

REFERENCES

American Institute of Certified Public Accountants (AICPA). 1994. Improving Business Reporting-A Customer Focus. New York, NY: AICPA Special Committee on Financial Reporting.

Aoun, B. 1996. Agent Technology in Electronic Commerce and Information Retrieval on the Internet. In Landscaping the Web-Proceedings of Ausweb96-The Third Australian WWW Conference, edited by R. Debreceny, and A. Ellis, 240-246. New South Wales, Australia: Southern Cross University Press.

Bartlett, S., and R. Chandler. 1997. The corporate report and the private shareholder: Lee and Tweedie twenty years on. British Accounting Review 29 (3): 245-262.

Belkaoui, A. 1980. Behavioral Accounting, The Research and Practical Issues. New York, NY: Quorum Books.

Benbast, I., and R. N. Taylor. 1978. The impact of cognitive styles on information systems design. MIS Quarterly 2 (June): 43--54.

Birnberg, J. G. 1980. The role of accounting in financial disclosure. Accounting, Organizations and Society 5 (1): 71-80.

Coleman, I., and R. Eccles. 1997. Pursuing Value: Reporting Gaps in the UK London, UX: Price Waterhouse.

Danish, S., and P. Gannon. 1998. Building Database-Driven Web Catalogues. New York, NY: McGraw-Hill.

Debreceny, R., G. Gray, and T. Barry. 1999. Accounting Information in a Networked World-- Resource Discovery, Processing and Analysis. Paper presented at the 1999 European Accounting Association Annual Congress, Bordeaux, France, May 5-7, 1999.

Dunn, C. L., and W. E. McCarthy. 1997. The REAL accounting model: Intellectual heritage and prospects for progress. Journal of Information Systems 11 (1): 31-51.

Eccles, R., and S. C. Mavrinac. 1995. Improving the corporate disclosure process. Sloan Management Review (Summer): 11-25.

Elliott, R. K, and P. D. Jacobson. 1994. Costs and benefits of business information disclosure. Accounting Horizons 8 (4): 80-96.

and D. M. Pallais. 1997. Know your market. Journal of Accountancy 184 (1): 30-34.

Jensen, R. 2000. Threads on the Napster/ Wrapster/ Gnutella /Pointera /FreeNet Paradigm Shift in Web Serving and Searching. Available at: http//www.trinity.edu/rjensen/napster.htm.

Johnson, M. 1999. XML for the absolute beginner. Available at: httpJ/www.javaworld.com/ javaworld/jw-04-1999/jw-04-xml.html.

Kaplan, R. A. 1999. Identity crisis for online annual reporting. Financial Executive (July/ August): 38-39.

Kogan, A., F. Sudit, and M. Vasarhelyi. 1999. Some Auditing Implications of Internet Technology Available at: http://www.rutgers.edu/accounting/raw/miklos/.

Lev, B. 2000, Intangibles, Management, Measurements and Reporting. Available at: http:// www.stern.nyu.edu/-bleu/.

Livingstone, J. L. 1967. A behavioral study of tax allocation in electric utility regulation. The Accounting Review (July): 7-13.

Oram, A. 2000. The value of Gnutella and Freenet. Webreview.com. Available at: http:// www.webreview.com/pub/2000/05/12/platform/.

Solomons, D. 1989. Guidelines for Financial Reporting Standards. London, UX: ICAEW.

Sorter, H. G. 1969. An "events" approach to basic accounting theory. The Accounting Review (January): 12-19.

Stamp, E. 1981. Multi-column reporting. In Developments in Financial Reporting, edited by T. Lee, 57-78. Oxford, U.K.: Philip Allan.

Stewart, J. D. 1984. The role of information in public accountability. In Issues in Public Sector Accounting, edited by A. G. Hopwood, and C. R. Tomkins, 13-34. Oxford, U.K.: Philip Allan.

Waters, J. 2001. Peer-to-peer computing: New old thing. Application Development Trends (January): 20-27. Available at: http://www.adt;mag.com/Pub/article.asp?ArticleID=2217.

Wright, I. 2001. IAS XBRL development. Available at: http://www.iasc.org.uk/xbrl/download/ IAS_XBRL_Taxonomy_final.ppt.

Xiao, Z., M. Jones, and A. Lymer. 2000. Immediate Trends in Internet Financial Reporting. Paper presented at the British Accounting Association Annual Conference, Exeter, April 2000.

Robert E. Jensen and Jason Zezhong Xiao

Robert E. Jensen is a Professor at Trinity University and Jason Zezhong Xiao is an Associate Professor at Cardiff University.

THIS IS THE FULL-TEXT.

Geographic Names: United States; US; United Kingdom; UK

Descriptors: Studies; Customization; Financial reporting; Network computers; Data base management systems; Information dissemination; Assurance services
Classification Codes: 4120 (CN=Accounting policies & procedures); 8305 (CN=Professional services not

---

M&As in the financial industry: A matter of concern for bank supervisors?

Wolgast, Michael

Abstract:

Merger and acquisition activity among financial firms worldwide has
increased sharply in recent years, with deals of unprecedented scope and
scale grabbing the headlines. The bulk of M&A activity still consists
of domestic mergers, involving firms competing in the same segment of the
financial services industry. This paper examines the implications of this
activity for bank regulators. Topics discussed include the "success" of
mergers, risk management, financial system stability and market liquidity.

?
Text:

ABSTRACT
Merger and acquisition activity among financial firms worldwide has
increased sharply. The implications of this activity for bank supervisors
are the focus of this paper. Topics covered are the 'success' of mergers,
risk management, financial system stability and market liquidity.

Merger and acquisition (M&A) activity among financial firms worldwide
has increased sharply in recent years (see Figures 1-3 and Table 1), with
deals of unprecedented scope and scale grabbing the headlines. The bulk of
the M&A activity still consists of domestic mergers, involving firms
competing in the same segment of the financial services industry (mainly
banks). Along with a sharp increase in the average size of single
transactions, the share of cross-border M&As has, however, risen
significantly (see Figure 4). Also, the creation of financial conglomerates
– ie of groups operating in more than one sector of the financial industry
– is constituting an increasingly important part of overall activity, with
bancassurance, which combines banking with insurance business, as a
prominent example.' As a result, a significant number of large, and in some
cases increasingly complex, financial institutions has already been
created, and both more cross-border deals among large players and more
transactions across the different sectors of the financial industry seem to
be in the offing. Indeed, in view of the scope of the changes driving
financial sector consolidation, the current extraordinary wave in M&A
activity can be expected not to come to an end before a substantial further
restructuring has taken place.
M&As have positive implications for the industry involved. They are an

indication that market participants are responding and adapting to pressures for change such as globalisation and deregulation of markets, the advent of new technologies and product innovations and increased shareholder pressure for strong financial performance. In this environment, size offers a whole variety of strategic advantages, which in the financial sector range from the ability to handle what is now a standard lot in underwriting of securities issues or big syndicated loans and the advantages of a strong customer base in trading activities to massive economies of scale and scope in transaction banking, distribution and marketing as well as asset management. For example, the possibilities for cross-selling can only be utilised in the context of a sufficiently large institution, possibly involving firms in different segments of the industry. This is illustrated by bancassurance, with banking and insurance products being sold through one single distribution network, possibly consisting both of the traditional systems of brick-and-mortar branches or selling through agents and new distribution channels, and with significant economies of scale in asset management. Another reason for cross-sector consolidation is the increasing complexity of products (eg in the context of the current pension reform in Germany). Finally, consolidation, especially through conglomeration, implies a diversification of risks and less volatility of profits over time.

Figure 1
Figure 2

Figure 3

Table 1

Figure 4

From an economic point of view, the drive to attain cost savings, revenue enhancements and a smoothing of income volatility in the process of financial consolidation should be welcome, since it implies both a reduction in excess capacity and the achievement of a higher degree of efficiency in the financial sector. In addition, at least prima facie the stability of firms and therefore of the whole sector should benefit from the process of market participants adjusting to the new business environment.

Despite these obvious advantages, bank supervisors have been sceptical about financial sector restructuring,4 mainly for three reasons:

based on the results of a large body of research by academic economists and business consultants, the authorities question the 'success' of M&A transactions among financial firms
also, and in sharp contrast to what one would assume prima facie, bank supervisors are concerned that the process of consolidation might have a negative impact on the stability of the financial system

the apprehension expressed in public sector comments on M&As among financial firms also extends to the fear that liquidity in interbank markets might shrink given the diminishing number of market participants and ever more netting within the larger financial institutions.

Most of these arguments have some truth. When scrutinised more closely, however, the critical attitude of the authorities seems largely unconvincing, at least from a longer-term perspective. Especially, transitory problems which arise in the process of consolidation should be given less weight, **compared** to the long-term benefits of financial sector M&As. On the other hand, the current reorganisation of the industry, and especially the increase both in crossborder M&As as

well as in transactions across financial sectors have important
implications for bank supervisors, since the existing structures of
financial supervision might very soon turn out to be inadequate, given the
large and unprecedented structural changes in the financial industry.

'SUCCESS' OF BANK MERGERS

The concern of bank supervisors that market participants might
systematically over-estimate the advantages of M&As and under-estimate
the risks associated with the process of restructuring is based on a large
body of empirical studies by academic economists and business consultants.
These studies attempt to measure either the potential benefits of mergers
in general (mainly by trying to identify the prospective economies of scale
and scope) or the 'success' of a specific merger at some point in time
after the deal was completed. In this latter category, various yardsticks
are used, including the repositioning of the merged entity in terms of cost
and profit efficiency or the development of simple balance sheet ratios or
the valuation of the new company in the stock market (in both cases,
compared either to initial values, or to a benchmark taken from
the industry as a whole, or to the strategic goals stated on the
announcement of the transaction).

In general, the results of these studies lead to the conclusion that most
mergers fail to add values either in the form of superior stock price
performance or in the form of cost and profit advantages of the combined
institution. Moreover, especially in the USA, most large-scale M&As in
banking have even resulted in the destruction of shareholder value, as
defined in terms of market capitalisation. Also, it is claimed that
economies of scale can be clearly identified for small and mediumsize banks
only, and that there is no numerical evidence on any economies of scope. In
sum, the empirical results for M&As in the financial industry seem both
to contradict the (theoretical) arguments in favour of a restructuring and
to belie the motivations given by practitioners.

In the eyes of bank supervisors, the empirical findings might support the
view that the management's judgment of potential M&A transactions must
be biased, and that mergers might be partially driven by factors outside
the realm of economic efficiency (eg the imitation of prevailing management
trends, or purely tactical moves). If true, this assessment would provide a
strong argument in favour of the authorities' sceptical attitude. There
are, however, a number of potential explanations why the empirical findings
need not necessarily be in contradiction to the industry's view that
M&As constitute a healthy process of economic adjustment:

- in part, the results mirror the difficulties of successfully managing a
merger between two financial firms. Indeed, the choice of partner, the due
diligence process, a quick and thorough implementation of the deal and
effective integration management - especially the ability to combine
cultures and motivate teams, as well as to provide extensive external
information to the customers - are decisive in attaining the strategic
goals of the transaction.6 The observation that in a number of cases
mergers have been badly managed, can, however, not be taken as evidence
against the case for financial sector M&As in general

- the emphasis on the fact that on average, or in most cases, M&As do
not lead to significant improvements, is not to say that there cannot be or
have not been quite a number of extremely successful deals which provide
powerful pieces of counter-evidence. Therefore, as an alternative to
discussing financial sector consolidation as a whole on the basis of
statistical averages, it might be more appropriate to look at the relevant
determinants of the respective post-merger performance of financial
institutions

- by definition, M&A transactions have to be viewed as long-term projects. In the short run, the costs of merging are admittedly very high: most of the benefits will only fully materialise in the medium to long term. By contrast, the time horizon of most empirical studies is very short (in many cases only one or two years)

also, many M&As have been designed with a view to preparing for the advent of challenges which have not yet fully materialised, so they still have to stand the test in the future. Moreover, as things stand today, current regulations

- which might however be corrected

- have in many cases (especially in cross-border consolidation) prevented financial institutions from reaping the full benefits of the deals.

Besides, for an outside observer it might also be somewhat surprising that bank supervisors are concerned with the 'success' of M&A transactions at all, ie that they devote their attention to whether, or to what extent, business leaders in the financial services industry are taking the right decision when they initiate an M&A, at least as long as other concerns - relating to the core mission of the supervisory authorities - do not come in. Bank supervisors should be concerned whether the current M&A activity might pose a threat to efficient risk management and supervision, and whether ultimately the stability of the financial system itself might be at risk. Given these legitimate concerns, it might, however, be more appropriate to proceed directly to discussing the implications of the current process of consolidation for risk management and stability in the financial sector.7 As it turns out, while the arguments of bank supervisors in this realm cannot be dismissed entirely, they seem however greatly exaggerated, and should not provide a valid argument against a further restructuring of the financial industry.

IMPLICATIONS FOR RISK MANAGEMENT AND FINANCIAL SYSTEM STABILITY

A standard argument is that in the event of intensifying competition, and excess capacities in the financial industry, some market participants might be tempted to engage in excessive risk-taking in order to make up for declining profits, thereby endangering the soundness of the financial system. In this context, M&As should be viewed as a means of enhancing system stability, since they provide a natural way of mopping up excess capacity without having to wait for market exits as a result of bank failures. At present, however, bank supervisors are concerned that the process of consolidation might have a negative impact on the stability of the financial system. They fear that during the process of integration, or in the context of large, and in some cases increasingly complex, financial institutions in general, the management might lose control over financial risk. Also, they are concerned that 'market discipline' (ie the control of credit markets over the financial soundness of borrowers) might be weakened due to the increasing complexity of large institutions and that concentration and moral hazard (in the context of institutions which have allegedly become 'too big to fail') might generally increase the fragility of the banking system.8

These concerns are not totally unjustified, since indisputably most of the underlying arguments do have some truth. When put in a wider context, however, and especially emphasising the longer-term perspective as opposed to a short-run consideration of transitory issues, most of the authorities' preoccupations seem greatly exaggerated:

clearly, in a bank merger, and especially in the case of a large-scale

cross-border transaction, the transitory period of integrating two businesses and two separate risk management systems represents a phase of heightened operational risk. The process of consolidation therefore calls for a high level of responsibility in bank management. Even though operational risk is a serious issue, however, and should be minimised, it would be a mistake if, for this reason, banks were in the future to renounce any internal or external restructuring

in general, large institutions will be able to maintain a superior level of risk management, **compared** with small and medium-size units. Whereas large banks have at their disposal the human and financial resources and the expertise needed for the establishment of modern, professional state-of-the-art risk management systems, this is not always the case at smaller firms. In addition, larger institutions can balance comparatively larger risks much more easily, owing to the size and diversity of their portfolio. Obviously, there have to be adequate internal structures to ensure efficient use of the size advantage in risk management

the idea that consolidation might weaken 'market discipline', since credit analysts find it easier to pass judgment on a large number of smaller firms rather than on one big, and potentially complex, institution, may have some truth. On the other hand, professional analysts will probably learn to deal with complexity so that full 'market discipline' will soon be re-established. Also, one could argue that consolidation, and especially any resulting increased complexity of financial institutions, will to some extent raise both the demand by market participants for and the supply by institutions of information regarding a firm's financial condition, and that the authorities might even stimulate a development along these lines through a sharp stepup in transparency requirements. The resulting rise in disclosures would very probably improve the quality of assessment of a firm by other market participants and encourage market discipline, thus lowering company-specific risk and increasing financial stability

the assertion that a higher degree of concentration in the banking sector would necessarily lead to more instability in the financial system is not fully convincing, either. At least as far as market or credit risk is concerned, the exposure of a multitude of smaller institutions to adverse developments or events is hardly to be preferred over that of a smaller number of bigger banks, especially since, given a very large number of small players, the reallocation of risk and the interaction of expectations will at least to some extent lead to similar balance sheet structures. On the other hand, if, in the context of a multitude of smaller banks, the risk profiles differ widely and some parts of the banking sector might be shielded against certain adverse events or developments, this implies that other banks/parts of the banking sector will be even more vulnerable, so that it is hard to assess the overall effect on the stability of the banking system. Also, very importantly, the decisive ratio between underlying capital and exposure will not necessarily vary substantially with the degree of concentration in the financial system or in the credit markets. Admittedly, however, with respect to operational risk or reputational/liquidity risk the existence of large banks with a significant market share might imply a higher degree of systemic risk,[9] **compared** with a large number of independently operating small banking entities[10]

the argument that large institutions could incur (excessively) high risks because they were 'too big to fail' is backed by little empirical evidence. While there are a handful of (famous) examples of public intervention in a crisis situation at a large financial institution (eg Continental Illinois), the evidence for 'too big to fail' is far from clear, and in many cases, there was no public support, or the intervention was limited to orchestrating an orderly liquidation (LTCM). Moreover, no bank manager will

deliberately gamble in the markets, and risk the financial soundness of the bank, on the grounds that the institution might be a candidate for a public bail out, since, in most cases, a public bail out will imply heavy sanctions both for the bank's shareholders and for the bank's management. In sum, 'too big to fail' does not imply any form of moral hazard that would have a significant impact on the degree of risk taking by large banks.11

THE IMPACT ON MARKET LIQUIDITY

Finally, bank supervisors are also concerned that M&As among financial firms and a reduction in the number of market participants might have a negative impact on market liquidity. Even if 'market liquidity' is hard to define,12 and despite mixed evidence from statistical indicators, there is a broad feeling among market participants that financial markets have remained less liquid than they were before autumn 1998. One of the explanations that is being put forward in this context is that 'market liquidity' has shrunk because, in many interbank markets, the number of market participants has diminished.

The 'liquidity' of a financial market very often hinges crucially on the willingness of certain market makers to take on positions, thereby equilibrating supply and demand over time. The size of the market makers' 'inventories' (and spreads) will mainly depend on their assessment of the risks involved, and will be limited by the market makers' own capital. Therefore, at least in a simple theoretical model, a merger between two market makers should not affect liquidity in the respective market,13 at least as long as the process of consolidation is not equivalent to a reduction in existing excess capacities (if it is, a reduction in liquidity would only represent a reversion to 'normal' levels) and provided that the process of consolidation does not lead to the creation of an oligopoly or even a monopoly in the relevant market.

Consequently, the perceived reduction in market liquidity should rather be attributed to other reasons – and there are plenty of them. For example, a revision of banks' assessments of the risks of market making seems very plausible in the aftermath of the events in autumn 1998, ie after the Russian crisis and the fall of LTCM. Also, a reduction in the trading activities of non-market makers (eg institutional investors or large corporations) may have contributed to the decline in 'liquidity' independent of a consolidation among financial firms. A third explanation would be that ever more netting within the large financial institutions has given rise to the impression that the 'liquidity' in the markets is shrinking. In sum, the supervisors' concerns over financial consolidation need not necessarily be endorsed on this point, either.

CHALLENGES FOR BANK SUPERVISORS

While the concerns of bank supervisors seem exaggerated, the scope of the current worldwide restructuring exercise in the financial sector has, conversely, important implications for financial supervision. One is that in order to react to the growing number of large cross-border M&As and the creation of increasingly complex financial institutions, a host of measures need to be taken to enhance current supervisory practice in this field. Secondly, and more importantly, going far beyond the current framework of financial supervision, there is a need to discuss whether the existing structures, and especially the double fragmentation of supervisory institutions (by national borders and between financial sectors), are still adequate when large financial firms operate on a global scale rather than within one single nation state, and when the borders between financial sectors have become increasingly blurred. In a way, rather than being (academically) concerned about what M&As imply for the institutions

supervised, bank supervisors should be concerned with the implications for their own institutions, or with the necessary reactions and with adapting to the new environment. A general ban on mergers is definitely not a realistic alternative, especially given the implications for efficiency and economic welfare.

As a first step, and within the current framework of financial supervision, the authorities should seek to improve existing policies on a number of points:14 in the realm of regulation and prudential supervision, internal risk management must be encouraged, thus lowering the probabilities of both an individual firm experiencing severe financial difficulties and of a systemic crisis. A critical component of the efforts towards more effective riskbased supervision of financial institutions should be risk-based capital standards (as is the stated objective of the Basel II proposals)

in order to enhance 'market discipline', ie the control of credit markets over the financial soundness of borrowers, the authorities should adopt a firm stance on requirements for better transparency and disclosure,15 in order to enable investors and creditors alike to assess correctly the risk profile of the respective institution. Efforts in this field can to some extent benefit from the current endeavour to promote worldwide accounting conventions. No doubt universal acceptance of international accounting standards would provide significant progress in financial transparency, and would thus be of some help in promoting market discipline. Beyond these potential achievements, however, (large) financial firms should be encouraged, if not obliged, to regularly disclose their risk exposures,16 risk management processes, control procedures and business strategies – as postulated under the Basel II proposals – as well as substantial information on loan accounting, trading and derivative activities and credit risk in line with the respective recommendations of the Basel committee. Also, in addition to complex regular disclosures, it should be discussed whether (large) financial institutions might be required to reduce this wealth of information to a common statistical **template**, in order to facilitate easy comparisons by outsiders both crisis prevention and crisis management could be improved by additional communication and cooperation among central banks, finance ministries, and the range of other supervisors, both domestically and internationally.17 Especially, with the emergence of large and complex financial firms operating on a global scale rather than within one country, the danger has increased that, in case of serious financial distress of such an institution (which can never be ruled out entirely for any market participant), the winding down could be disorderly and hence pose a threat to overall financial stability. Since the default of a global player would affect the banking system in more than one country, the bail out operation cannot be assigned to the authorities in the home country of the respective bank only. In an extreme case, the systemic risk created by such a failure might even arise in host countries only, and the costs of bailing out a very big institution might be very large relative to the resources of the home country. (Often, this latter phenomenon is labelled 'too big to be rescued', as opposed to 'too big to fail'). Therefore, there is a case for stepped-up efforts to understand the implications of working out large and complex financial institutions in trouble as well as for augmented contingency planning in this field on a multilateral basis, possibly in cooperation with the private sector. There needs to be some form of an international scheme – an institutionalised system of cooperation – for dealing with large-scale bank failures,18 possibly based on the initiative of important supervisors and possibly also involving private-sector institutions. 19 This holds especially true for the increasingly integrated banking industry in Euroland.22 Moreover, a central element in the design of policies and operating procedures for acting promptly to resolve a potential crisis would be how to act in ways that minimise moral hazard.

In a broader perspective, however, and going beyond the present framework of financial supervision, the current wave of consolidation among financial firms raises the question whether the existing supervisory structures are still adequate. Sometimes, it is asked, for example, whether the new entities might not be 'too big to comprehend', referring to the fear that current structures of financial supervision might not be able to cope with the challenge of effectively monitoring large global financial players due to the scope and complexity of their operations. Of course, the authorities can try to overcome the deficiencies of the present system by further enhancing cooperation and exchanges of information within the current division of responsibilities between home and host supervisors (through memoranda of understanding) and, within a single country, between the various functional supervisors, and by further expanding the existing, already opaque network, creating ever new fora and contact groups. Also, the new EU directive on financial holdings is the example of an attempt to mend some of the most prominent deficiencies of the current system. Still, even if the present system were not in contradiction to the objective of safeguarding financial stability – which is, however, subject to substantial controversy –21 _ one might still ask whether it is efficient in the sense that, by pursuing the legitimate objectives of financial supervision, it should create a minimum of negative repercussions on the financial industry itself. A key concern in this context is ensuring that national and functional financial sector regulation does not frustrate the ability of firms to capture the benefits of consolidation.

These conditions are definitely not met by the current supervisory structures. Rather, apart from differences in corporate law, accounting rules and taxation, institutions involved in cross-border M&As will experience vast differences in prudential rules and practices, including the licensing procedures and documents requested in that connection.22 Indeed, the patchwork of regulatory systems can **generate** redundant, inconsistent, and tedious regulatory and **reporting** requirements which put a heavy burden on business operations across borders or across the traditional functional sectors of the financial industry. Moreover, the present regulatory regime can create tensions as firms attempt to satisfy inconsistent and often overlapping national and functional regulatory requirements, and multiple and inconsistent rules lead to competitive distortions since the principle of competitive neutrality 'same business, same risk, same regulation' – is violated more often than not. Also, the development of hybrid financial products combining insurance and saving/investment elements raises issues concerning the maintenance of a level playing field between different types of financial operations in different sectors of the financial industry.

For these reasons, a major challenge for financial supervisors will be to consider a fundamental restructuring of the existing regulatory framework which – as a minimum – would have to consist of a further development of the lead regulator concept and the creation of more homogeneous risk-based supervisory standards applied across financial sectors. With respect to putting an end to sectoral supervision, the institutional consequences, ie the perceived need for a single, cross-sectoral regulator, have been acted upon in some countries, most notably in the UK, and recently also in Germany.23 For globally operative financial institutions, international acceptance of the current European model with minimum standards, mutual recognition and coordination would represent immense progress in comparison to the present situation. In Europe, by contrast, after the launch of the euro and the creation of the single market for financial services, the next step might be the establishment of a single European regulator for financial firms operating in this market.

Of course, political and legal realities may reduce the chances that such new supervisory systems will be established. Especially, the creation of a

single European supervisor in the form of an agency will depend upon the political will. (Besides, it should also be endowed with the necessary resources to support it.) In the long run, however, fundamental changes in the markets and in the financial industry – of which the current wave of M&As is just one facet – will make these moves more likely.

REFERENCES

(1) Bancassurance has recently come back to the focus of public interest in Germany as a result of the superise announcement of a merger between Allianz AG (the world's third largest insurer) and Dresdner Bank (ranked 22nd worldwide in terms of total assets) (2) Soruce: Thomson **Financial** Securities **Data** (3) Ibid.

(4) In January, 2001 the 'Ferguson **Report**' a major study on the possible effects of **financial** consolidation on matters of policy concern commissioned by the finance ministers and central bank governors of the G-10 nations, which adopts a critical attitude towards financial sector M&As – was released to the public (Group of Ten, 'Report on Consolidation
in the Financial Sector', also available at www.bis.org, www.imf.org and www.oecd.org). The scepticism of bank supervisors both in Germany and at the BIS level was also expressed in various speeches and publications.

(5) Due to the complexity of the studies, and

the variety of techniques used, it is difficult to give concrete numbers backing this result. Some consultants claim to have found that two-thirds of all mergers fail to achieve the proclaimed strategic goals, others say that only one transaction out of four is advantageous, or that only 30 per cent have added value, as measured against a benchmark.

For example, the International Labour

Organisation argued that the high failure rate of M&As in the financial services sector could be significantly reduced if top management paid more attention to the views and welfare of employees (International Labour Organisation (2001) 'The employment impact of mergers and acquisitions in the banking and financial services sector', Geneva, February, also available at www.ilo.org). A study by KPMG, the accounting consultancy, suggests that, for M&A transactions, the chances of success would rise by a quarter if satisfactory attention were paid to cultural issues.

(7) One exception to this is that bank mer
gers or, more generally, mergers among financial firms usually need approval from the competition authorities, so these authorities might have to weigh the (prospective) efficiency gains against issues of market power. Under a clear division of tasks, this should not, however, be a concern for supervisory institutions.

(8) Another concern of bank supervisors is that current shareholder demands might be excessive and that this could induce too much risk-taking by some international banks. However, this concern is more of a general nature, and goes far beyond the issue of M&As in the financial industry.

(9) If a big institution is facing adverse reputational or operational events, the degree

of systemic risk will normally be higher. Moreover, in the case that a large and complex financial institution becomes seriously distressed – which can never be ruled out entirely – consolidation may have increased the likelihood that the winding down of the institution will prove

difficult and could be disorderly, especially if supervisors from different sectors and the central banks of more than one country are involved. The authorities would therefore be well advised to step up current efforts in cooperation and to provide some contingency planning for such an event, possibly in cooperation with the private sector.
(10) One might also argue, however, that the

risk that such events could actually endanger the stability of the respective institution as a whole is much smaller in the context of sufficiently large firms, since, given a certain negative event, a small institution might very soon not be able to handle the impact of this event anymore, whereas large institutions could more easily digest adverse events up to a certain size.

(11) The issue of 'too big to fail' is dissussed in more depth in Wolgast, M. (2001) "Too big to fail" — effects on competition and implications for banking supervision', Deutsche Bank Research Frankfurt Voice, 31st May (www.dbresearch.com).

(12) Usually, 'market liquidity' is discussed in

terms of 'tightness' of bid-ask spreads, 'depth' (as measured by the impact of large orders on prices) and 'resilience' (ie how quickly prices are brought back to 'equilibrium' after temporary deviations). Often, the trading volume is used as a proxy for market depth. Strictly speaking, however, high trading volumes do not necessarily imply a high degree of 'liquidity' since prices may still be very volatile even if market turnover is high.
(13) In a more sophisticated model which includes the operational costs of market making, one might even argue that a consolidation among markets makers might reduce fixed costs and therefore — ceteris paribus — increase market liquidity.

(14) Most of these recommendations are also put forward in the G-10's Ferguson report. (15) The issue of financial disclosure is dis

cussed in various publications by the Basel Committee on Banking Supervision. In January, 2001 the recommendations of a private sector working party on public disclosure, set up at the initiative of the major US regulatory agencies and chaired by Walter Shipley, retired chairman of Chase Manhattan, were released to the public (available at www.frb.gov).

(16) The 'third pillar' of the new capital adequacy framework consists of a series of disclosure requirements concerning risk exposure. Linking the use of the internal-- ratings-based approach for credit risk to disclosure will give these recommendations some force.

(17) In the USA, the Federal Reserve in its

capacity as supervisory authority started as early as the mid-1990s to develop a special programme to **monitor** large, complex banks, which it formally implemented in 1999 (see 'Supervision of large complex banking organizations', Federal Reserve Bulletin, Febrary 2001, pp. 47-57). Part of its approach is increased cross-sector cooperation with other US supervisory bodies and improved international cooperation, such as in the Basel Committee for Banking Supervision. Another example of current efforts in this domain is the 'task force on the winding down of large and complex financial groups' under the aegis of the Basel committee, set up at the request of the Financial Stability Forum (FSF).

(18) This proposal has recently been put for

ward in an article by Stephen Lumpkin, Senior Economist at the OECD (in Lumpkin, S. (2000) Financial Market Trends, No. 75, March, pp. 138–139).

(19) The institutional design of private sector involvement in this realm is discussed in more depth in Wolgast (2001) op. cit.

(20) This point has also been emphasised by the BIS (70th Annual Report (1999–2000), pp. 140–141): in certain situations, the current allocation of responsibility to national

authorities might create incentives not fully in line with the stability needs of the area as a whole. In the absence of appropriate burden-sharing mechanisms, such situations could – according to the BIS – complicate the timely elaboration of a policy response and might even lead to a 'bias towards inaction'.

(21) Apart from the OECD and the BIS publications cited above, concerns about whether the current supervisory structures are keeping pace with the changing financial landscape in Euroland are also raised in an IMF Working Paper (WP/01/28 'Euro-Area Banking at the Cross-roads', pp. 56–66). With respect to the EU single financial market, the opposite view that the stability of the financial system was not negatively affected by the current

structures of supervision was maintained in the 'Brouwer Report' produced by a working party of central bank representatives and other high level European officials (Report on Financial Stability, EU Economic Paper No. 143, May 2000).

(22) In the financial sector, even the framework and conditions for obtaining approval for an M&A transaction from the competent authorities differ widely across countries and are subject to considerable uncertainty.

(23) Other examples include Finland, Sweden, Denmark and Ireland, or – outside the EU, and primarily in reaction to recent episodes of financial crisis – Korea and Japan. The integration of national regulators is also being discussed in France and in Switzerland.
Michael Wolgast

Leiter der Abteilung Volkswirtschaft, Gersamtverband der Deutschen Versicherungswirtschaft, Friedrichstr. 191, 10117 Berlin, Germany; tel: +49 (30) 2020 5130; fax: +49 (30) 2020 6606; e-mail: m.wolgast_gdv.org

Dr Michael Wolgast worked as senior economist at Deutsche Bank Research in Frankfurt. Since 1st July 2001, he has been chief economist and head of the economics department at the German Insurance Association (Gesamtverband der Deutschen Versicherungswirtschaft (GDV)) in Berlin. Before taking up his current position, he worked as an economist for the Federal Ministry of Economic Affairs in Bonn and for the German Savings Banks' Association.

Michael Wolgast graduated with a maitrise d'economie appliquee from Paris-IX-- Dauphine and with a Masters degree in Economics from the London School of Economics and Political Science. He took his doctorate at Kiel University.

This paper was essentially written in April 2001, while the author was still working for Deutsche Bank.

THIS IS THE FULL-TEXT.

Geographic Names: Europe

Descriptors: Bank acquisitions & mergers; Financial services; Regulation of financial institutions; Risk management; Bank liquidity; International
Classification Codes: 9175 (CN=Western Europe); 4310 (CN=Regulation); 2330 (CN=Acquisitions & mergers); 8100 (CN=Financial services industry); 9180 (CN=International)
Print Media ID: 49308

57/9/18 (Item 18 from file: 15)
02173450 ? ? ? ? ? ? 73482365
XBRL vendor list

Hannon, Neal
Strategic Finance ? v82n12 ?pp: 70-73
Jun 2001
ISSN: 1524-833X ?Journal Code: NAA
Document Type: Periodical; Feature ?Language: English ?Record Type: Fulltext ?Length: 4 Pages
Special Feature: Table
Word Count: 1451

Abstract:

A XBRL vendor list is presented.

?
Text:

The ACCPAC Advantage Series(TM) is designed for mid-market companies that require comprehensive, integrated business management solutions for financial management, operations management, and e-business. Its scalable architecture is well suited for businesses looking to integrate their accounting system with other business management solutions. The adaptability of the ACCPAC architecture to existing infrastructure and technologies like XML, COM, and WAP and its multicompany, multicurrency, and multilingual functionality make ACCPAC Advantage Series of particular benefit to customers operating in many locations. Within the next few months, ACCPAC will introduce the option of exporting financial **reports** from the Advantage Series General Ledger to the XML standard format (Advantage Series XBRL Financials). ACCPAC Advantage Series accommodates **financial** solutions using databases from IBM, Oracle, Microsoft, and Computer Associates.

The CaseWare Working Papers product imports **data**, maps the **data** to XBRL tags, and **generates** XBRL documents and **reports**. Working Papers also **generates** XBRL-encoded HTML files that can be published directly to a website. This flexible engagement software gives you everything you would expect from an audit and trial-balance package. Working Papers lets you generate GAAP financial statements as well as all the work programs and correspondence you require. With real-time integration, the figures in all relevant documents update

automatically. Working Papers' document-management system lets you organize
all documents related to the engagement in one controlled area, whether
those documents were created in Working Papers or in other applications,
such as Microsoft Word or Excel.

The eKeeper CFO Virtual Desktop System (Q3) is an XML/XBRL Web-based
prototype application that lets users enter data into structured financial
documents, analyze this data, and publish the data in a variety of formats.
A CFO could create a financial statement or balance sheet,
compare it to industry averages, and then publish the results in
a variety of needed formats-governmental submission formats, Web page
(HTML), Adobe PDF, Word, Excel, and so on.The system architecture provides
scalability and extensibility and is based on XML technology that separates
content from format -eliminating the need for time-consuming conversion.The
XML and the ASP Web platforms offer built-in Web-based security features
like SSL, encryption, and digital signatures.

Financial Reporting Solutions' (FRS) Virtual CA (VCA)
operates as an interpreter positioned between legacy accounting systems and
users of **financial** information. VCA provides a framework in
which legacy accounting **data** is classified by transaction type
for IAS **financial reporting**. Then, VCA constructs a
database of **financial** information using IAS standards for
financial reporting. Many views of
financial information can be produced from this results
database. One view is IAS-compliant financial statements. VCA also provides
a built-in general ledger /accounting system for direct capture and
classification of accounting transactions. VCA, in its role as an
interpreter, can accept General Ledger Trial Balances and exports General
Ledger Trial Balances, General Ledger Accounting Transactions, and
IAS-compliant financial statements.

FRx's Financial Reporting 6.0 is an advanced analytical reporting
application that helps simplify the financial analysis and reporting
process within any business environment. It offers interfaces to more than
50 industry-leading financial accounting systems to provide finance and
accounting professionals the ability to create and distribute financial
information. FRx simplifies the development of complex **reports**
with flexible and spreadsheet-like design techniques and a unique
reporting tree structure. The FRx **Reporting** Tree
provides multiple **reporting** hierarchies to manage organizational
restructuring and allow **financial** users to easily consolidate
multiple cost centers, business units, and companies, even when
data resides in different accounting systems.

The Hyperion initial release of XBRL functionality for its suite of
products will focus on taxonomy management, data mapping, text entry, and
creating XBRL output files. Users will be able to import taxonomies and
customize them to meet their corporate needs. XBRL is integrated with
Hyperion Reports, the leading production report writer for Hyperion Essbase
OLAP Server and Hyperion's financial applications. Hyperion Reports
provides detailed formatting, multiple output options, and Web publishing
in addition to XBRL output. Corporations utilizing XBRL with Hyperion
Reports will benefit from the simplicity of implementing this solution.
Scripting or programming expertise is not a requirement to immediately
leverage the benefits of adopting XBRL in your organization using Hyperion
Reports. User knowledge need extend only to the basic concept of XBRL.
The iLumen iMonitorTM's Business Monitoring SystemsTM employ new
technologies for analyzing and communicating financial information such
that it is easily accessible and understandable for all users.
Monitor lets companies, CPAs, and financial institutions
consolidate and exchange business **financial** information within a

secure, centralized, Internet-accessible location. This information can be accessed, analyzed, interpreted, and communicated by a controlled group of individuals. **Monitor**'s business intelligence engine transforms flat business **data** into easy-to-understand analysis, graphical **reports**, and business alerts that deal with critical business issues such as cash flow and profitability. CPAs and other **financial** advisors can be connected to **Monitor** and receive alert notifications of predefined business conditions that warrant attention.

KPMG's Columbus is an application service provider (ASP) delivering interactive Internet applications to support management in continuous business performance improvement. Management information services to large and medium-size companies include: dashboard with performance indicators relevant to your company; balance sheet and profit and loss account with advanced analytics and benchmarking; a summary of profitability, liquidity, and solvency of your company using a "traffic-light signal" system; analysis of your company results by KPMG; personalization of reports; and forecasts of the annual result based on the budget and the interim results achieved. Currently deployed in Europe, Columbus will be XBRL-enabled by October 2001. Please see a demo at www.KPMG.nl/Columbus.

Navision, a leading provider of business management solutions to the middle market, released its XBRL solution just one day after the official XML-based taxonomy was published. The XBRL function in Navision Financials enables users to connect and communicate with both competing ERP systems and complementary products. For instance, subsidiary offices using Navision Financials can now collaborate more quickly with a parent office's larger ERP system while realizing significant time and cost savings. The current release of Navision Financials lets companies export their financial information to XBRL format by mapping the chart of accounts to the XBRL taxonomy. Future releases of Navision Financials will allow users to import XBRL instance documents and will allow multiple taxonomies within one company.

Newtec's MultiMart(TM) Web Financials is a 100% Web-based **reporting** solution that **generates** XBRL-compliant financial statements in accordance with the XBRL.org U.S. GAAP for commercial and industrial companies taxonomy dated 2000-0731. Web Financials encompasses applications such as Web G/L and Web A/P with features and functionality that allow online viewing and creation of financial reports, which aren't limited to predefined report **templates**. A demonstration of XBRL-compliant reports is currently available on Newtec's website at www.reportingtools.com/xbrl/index.cfm. This exhibits the underlying data (instance document) through a View Source element with online drill-down capabilities of each report. Notably, the XBRL mapping needs only to be completed once as MultiMart(TM) Enterprise Datawarehouse saves the information for use in report output and Web Financials can accommodate any taxonomy, including future additions.

PeopleSoft financials is a comprehensive uite of collaborative e-business applications for global enterprises. Built on PeopleSoft's Pure Internet Architecture, PeopleSoft Financials includes full financial management, project management, and treasury management products as well as the newly added travel and expense management products. PeopleSoft Financials deliver extensive functionality to help drive costs out of operations, increase the quality of information, and speed decision making.

Software AG's Tamino is an XML application development platform that consists of X-Studio (a set of XML tools for building XML schemas, documents, style sheets, transformations, and so on), XML Database (an XML

repository for storing, indexing, retrieving, and managing XML documents),
and X-Bridge (an XML messaging and integration server for the routing and
transformation of XML documents). This award-winning platform is a great
way to develop e-Business applications utilizing the benefits of XML
technologies.
XBRL Solutions' Taxonomy Builder is a robust tool for building any size
XBRL taxonomy: from large "ci" taxonomy to smaller taxonomies for
individual organizations. Useful features include validation, import from
Excel, and export to Excel. The XBRL DOM, the XBRLInstance, and
XBRLTaxonomy DOMs are ActiveX components that hide XML and XBRL from the
user and provide an easy-to-use API. These DLLs can save up to 90% of the
effort in working with XBRL. Taxonomy Directory is an XML/XBRL Web-based
listing of XBRL taxonomies. It helps you find and use the taxonomy and
taxonomy extensions you need and integrates with Taxonomy Builder. Instance
Document and Taxonomy Validation Service ensures that the XBRL documents
adhere to the XBRL Specification (you can run them through this service).
It includes validations for proper use of XBRL and for proper accounting
practices. List and Enumeration Service provides XML/XBRL Webbased lookup
lists that support creation of XBRL taxonomies and instance documents. This
service is integrated with Taxonomy Builder.

THIS IS THE FULL-TEXT.

Geographic Names: United States; US

Descriptors: Extensible Markup Language; Vendors; Financial services; Manycompanies
Classification Codes: 9190 (CN=United States); 4120 (CN=Accounting policies & procedures); 5200
(CN=Communications & information management)
Print Media ID: 20024

57/9/19 (Item 19 from file: 148)
13472903 ? ? Supplier Number: 75091689 (THIS IS THE FULL TEXT)
Net Worth 24/7--A Click Away.

Wolosky, Howard W.
Practical Accountant , 34 , 5 , 32
May , 2001
ISSN: 0032-6321
Language: English
Record Type: Fulltext
Word Count: 2404 ? ?Line Count: 00197

Text:

 Financial planning clients want 24/7 Internet access to a "snapshot" of
their assets and net worth. When will you offer it?

  "Build it and they will come." For today's accountants, it is not a

253

baseball field carved out of an Iowa cornfield, as in the movie, "Field of Dreams." What you can build is a perpetually updated net worth statement available over the Internet 24 hours a day, seven days a week.

Both the advisor and client would be able to go on the Internet and view in detail the current value of all of a client's assets and liabilities including stocks, bonds, mutual funds, annuities, bank accounts, IRAs, interests in 401(k) plans, as well as credit card debt. Advisors will love having comprehensive up-to-date information, the ability to fine tune their planning, and the resulting increased reliance, while clients will welcome the ability to effortlessly **check** on their net worth at any time.

Your competitors are beginning to offer aggregation of financial information over the Internet. More will follow. Accountants who are heavily engaged in financial planning will ultimately not have a choice; they will have to deliver the same service.

How Is It Done?

But right now the aggregation offerings are a bit confusing. There are a number of reasons for this. Some are only offered through broker/dealers or other financial institutions. Or the type of information and the extent of detail differs greatly. Or planning add-ons are included, just to name a few of the differences.

However, there are three basic components of any aggregation offering: (1) access to the information, (2) the technology to present and process the information, and (3) the environment in which the information is available.

With regard to the information access, the best way is a direct updated feed from the various holders of the information, usually the custodian of the asset. The feed is usually done on a daily basis and it ensures up-to-date information as well as specific transaction data. If a specific feed isn't available, many aggregators "screen scrap" whatever information is available. It might not be updated daily and simply be a balance figure with no additional detail.

The technology component affects how the information will be integrated, aggregated, and sliced and diced. So for example, depending on the aggregator, performance over time of assets can be viewed and transaction and basis information can be presented.

The environment in which the information is shown can be very important. When the aggregated financial information is presented on the advisor's Web site rather than the aggregator's site, it solidifies the advisor's relationship with the client. Also, it can be helpful if calculators and planning information are included along with the statements. A possible downside is that the add-ons will significantly increase the advisor's cost.

Some Offerings

Let's sample what's out there. You will quickly see many differences between just those selected in this representative group.

StatementOne (800-218-4135, www.statementone.com) is distributed only through enterprises such as broker/dealers. So in the case of an accountant, he or she must be a registered representative of a broker/dealer using StatementOne. Lou Gerber, chairman and CEO of StatementOne, explains that the information is processed once it is collected from "any third party with which the broker/dealer has an outsource service."

The statement is co-branded with the broker/dealer and the financial advisor's name. It is password protected and it shows balances, rates of return, as well as transactions. The advisor can **generate** various client **reports** and sort by companies and specific funds. Like most other aggregators, the information from the financial institutions is only updated daily, but available to the advisors and their clients 24/7.

Cofiniti (888-611-3090, www.cofiniti.com) is also business-to business (B to B) so the advisor must have the necessary affiliation.

Confiniti president and CEO, Don Steele explains that planning tools, including online calculators, are also provided to do various life event planning such as saving to pay for college expenses and retirement planning. A consumer extension was recently added so the advisor could do the financial planning in collaboration with the client.

Customized **templates** are provided. Typically, there are net worth statements, asset and liability sheets, debt information and transactions logs. The advisor can add information on other assets.

NetDecide (571-633-6000, www. netdecide.com) is described by Charlotte Penner, the company's vice president of marketing, as a "wealth management system that allows the financial institution, Financial advisor and client to work collaboratively." Specifically she says it "can take a look at assets, liabilities, the tax implications, and risks of the financial picture and build various scenarios,"

The advisor can do complicated asset allocation and estate, retirement, disability and survivorship, and college planning. It has both advisor and consumer calculators. Currently, it is sold only on an enterprise basis (e.g., to a broker/dealer). NetDecide produces aggregated net worth statements based on information available from the back office of the enterprise and what can be imported from the Web.

Some aggregators like EnvestNet 888-612-9300, www.envestnet.com) work with both registered investment advisors and broker/dealers. EnvestNet has an investment platform that is integrated with the technology platform. There are separate account offerings as well as mutual fund wrap offerings. It offers a number of calculators and planning tools.

The aggregated account information is available through the Web site of the advisor and refreshed daily according to Bill Crager, EnvestNet's executive vice president. Detailed analytics are presented, such as information to aid in harvesting losses and gains. If the asset allocation mix deviates from the selected formula parameters, alerts can be sent to the advisor. The information is normally obtained from feeds from the custodians, but when that is not possible, screen scrapping is used.

Techfi produces an online financial management, which includes portfolio, trade order management, and contact management. AdvisorMart.com (800-298-3863, www.advisormart.com) is the financial statement aggregation portion.

Techfi has a number of relationships with various custodians and feeds are also from custodians where permission is obtained. John Haliday, Techfi's marketing director **reports** that screen scrapping isn't employed and advisors can enter **data**.

Techfi works both with independent advisors and broker/dealers. There are daily updates for **financial** statement aggregation purposes with anyone to whom TechFi has a link or can get a daily feed.

AdvisorPort (800-252-0569, www.advisorport.com) according to Steve DeAngelis, its president, "does all the detailed portfolio accounting, performance measurement **reporting**, daily reconciliation, and offers tools to do client profiling, asset allocation, and investment proposal **generation**." It also has access to various investment products including separate account management products. Advisorport is available both to independent advisors and through broker/dealers.

Geared to Accountants

Now let's look at some offerings specifically that are designed for accountants. H. D. Vest Financial Services (800-821-8254, www.hdvest.com) offers financial aggregation, known as Accutrack, to its 6,000 advisors through HDVLink, its online communication system. HDVLink, according to Roger Ochs, president of H.D. Vest Financial Services, in addition to the aggregation, allows for e-mail information updates, delineates policies and procedures, and has discussion forums.

Accutrack allows the advisor and consumer to see a consolidated view of all the client's H.D. Vest positions for which the advisor is the representative of record, information from available feeds, as well as information screen scrapped under an arrangement that Vest has with a

company called Yodlee. The information may be viewed through the advisor's Web site. It is password protected and the client and advisor can conduct e-mail chats.

The client will be asked to supply online his or her user name and password for the online accounts. It will be done in an encrypted manner, explains Reuben Buell, chief technology officer for H.D. Vest so no one can access that information, which is stored in "a PIN vault."

1st Global, Inc. (800-959-8440, www.1stglobal.com) is in the process of rolling out its financial aggregation production WebPorfolio(TM) to all of its affiliated advisors. Stephen A. "Tony" Batman, chairman and CEO of 1st Global, describes it as a "data-feed, deep-data aggregation." Batman points out that there are direct feeds from 800 financial institutions including major and regional banks, credit unions, full-service brokerage houses, discount brokerages, most mutual fund complexes and many of the variable annuities companies." He says that screen scrapping is used as little as possible. Both mortgage and credit card debt information will be added.

ByAllAccounts, Inc. assists 1st Global in obtaining the information, which includes account values with detailed securities, holding and transactional information. ByAllAccounts and Yodlee are so-called "super aggregators" that often act as an aggregator for others who hold themselves out aggregators.

With WebPorfolio(TM), the client and advisor can add information on assets for which there is no feed. The information on the assets in an individual's accounts is updated daily but value based on, for example, stock market price fluctuations, are reflected every 15 minutes, according to Batman.

Practitioners Publishing Company (PPC) (800-323-8724, www.ppcnet.com) is rolling out financial aggregation statements as part of a much larger product offering. According to Jim Reeves, PPC's vice president for strategic planning, it is part of Personal Financial Centers, the first of a number of Web-based solutions that are to be offered by Thomson Tax & Accounting. "The overriding goal is to position the accountant/advisor/practitioner as the most important resource in the client's business or financial life," Reeves explains. (PPC and Practical Accountant are both owned by the Thomson Corporation.)

Account aggregation will be unveiled in the initial release of these Personal Financial Centers along with modules in 2001 for the planning disciplines of retirement, college financial, income tax, and estate planning. In addition to the planning applications, there will be a full set of reports.

Aggregation will include "everything from bank, brokerage, and retirement plans to credit cards, mortgage and frequent flyer mileage at the CPA's Web site. Schedule D information such as date purchased, date sold, basis, realized and unrealized gains and losses will be shown," explains Reeves. "The idea is to make available anything online that can be transferred with appropriate permissions," he adds.

That data will be able to be used to populate these planning applications and content from PPC's planning publications will be available to the advisors and in a simplified form to the consumer.

According to Reeves, a communication module will notify the CPA when the client has been to the site and will be able to see what the client did. He points out what the client can do will depend, in part, for example if the CPA is a registered investment advisor. Regulatory concerns do come into play whether working through a broker/dealer or as an independent RIA. It is important that the financial statements and related communications with the clients be reviewed to insure that they are in full compliance.

Ken Kolsay, PPC's director of Web business development, sees OMX and XBRL technology as being the springboards for aggregation. But he sees the applications and add-ons connected with the statements as providing the real added value and allowing for collaboration between the advisor and client.

Taken the Plunge

There are a number of CPAs who are already providing net worth snapshots over the Internet to their clients. Joe Jacques, a CPA with a tax/financial planning practice in Rockville, Md., has StatementOne because he is an independent broker/dealer with the ING Advisors Network. The statements are accessible via his Web site through a Hot button, and include information on deferred annuities, mutual funds, and brokerage accounts, etc.

Jacques points out that "The daily use of my Web site has gone up significantly, probably about tenfold, since I put on the hot button." Independently, his Web site has various financial calculators, and information on investment products. He also has a daily feed, which includes a joke of the day, tax tips, and financial headlines.

Clients have indicated to him that they like the ability to **monitor** their worth anytime. He has found an added benefit. "It used to be a full-time job for my staff to call up the various products and compile a manually consolidated financial statement for the eight to 10 people that I was meeting in a day. Now I just go to the Web site and call up the statement."

Josh Reidinger, who is with WAKM Financial Advisors, LLC, the wholly owned financial planning subsidiary of the accounting firm of Warrren Averett Kimbrough & Marino. P.C. in Birmingham, Ala., has been using 1st Global's WebPortfolio(TM). He views it as "a great tool for getting a complete picture of where a client stands at any given time." He finds some clients want to look every day, while others only once a week or a month.

In his case, he likes the analytics, that he sees market return for different periods, and that cost basis and unrealized gains are indicated. He has built in a number of alerts to indicate a 52-week high or low or if the assets allocation is out of whack. He finds the reports very useful and tracks the prices on securities that clients are interested in purchasing.

Cementing Your Relationship

It is clear that practitioners must seriously consider offering these net worth statements. Many of your competitors will, and it is an instant selling point for them if you don't. Batman puts it a bit more positively, "It creates incredible stickiness and a reason for a client to stay with the financial planner. It solidifies the CPA as the go-to financial advisor."

Language: English ? ?Record Type: Fulltext Abstract
Article Type: Buyers Guide
Document Type: Magazine/Journal ; Trade
Word Count: 3345

Abstract:

An in-depth listing of financial-management solutions for the insurance
industry is presented. Vendors are listed alphabetically along with contact
information and a brief description of products offered; both hardware and
software tools are mentioned, with applications ranging from accounting to
data security and data capture.

Text:

SS&C Direct provides comprehensive back office

investment accounting and processing services.
    Utilizing SS&C's broad product suite and a professional
    accounting/investment operations staff, SS&C
    Direct provides robust support for insurance companies,
    asset managers and banks. Services are available
    on a outsourcing basis or as an Application
    Service Provider.

    SEAGULL
    3340 Peachtree Road N.E. Suite 900, Atlanta,
    GA 30326
    Web Address: www.seagullsw.com
    company listing

    Tower Technology
    800 Boylston Street, Boston, MA 02199
    888/733-5500
    Web Address: www.towertech.com
    Tower IDM
    Unix/Xenix/AIX/HP-UX, Windows NT
    Platform independent
    Windows Clients -- Unix or NT server

    Tower Technology is the leading vendor of
    Transactional Content Processing solutions. Tower
    specializes in the development and deployment of
    infrastructure software for the capture, validation and
    processing of e-business transactions. Tower has
    extended its expertise in integrated document management
    and case management to enable its customers
    to efficiently deploy mission-critical B2B and
    B2C applications.

    VASCO
    1901 S. Meyers Rd., Ste. 210, Oakbrook
    Terrace, IL 60181
    Web Address: www.vasco.com
    Contact: Julian Gorman
    630-932-8844

Fax: 630-932-8852
Digipass 300

The Digipass 300 is a small, hand-held, programmable
security token with digital signature capability to verify
electronic transactions. The token is used worldwide
for highly secure Internet banking and e-commerce
applications, including cash management.

Wipro Technologies
72, Keonics Electronic City, Hosur Main Road,
Bangalore 561 229
+91-80-8520 526
Web Address: www.wipro.com
Contact: Umesh Kumar Rai
+91-80-8520 408
Fax: +91-80-8520 478
Email: umesh.rai@wipro.com
company listing

WorldStreet Corporation
465 Medford Street, Boston, MA 02129
Web Address: www.worldstreet.com
Contact: John Riley
617-918-2535
Fax: 617-918-2501
Email: jriley@worldstreet.com
WorldStreet Net
Available as an ASP model

WorldStreet Net is the first peer network solution for
the financial industry. It is an online community of
securities professionals supported by a secure, global
network. Members are connected in a unified communications
channel through which they share relevant
and valuable pre-trade information. Within their
existing workflows, members control their own profiles
and their relationships with other members. With
WorldStreet Net, information consumers make better
and faster investment decisions. For information producers,
it is a means for delivering improved customer
service at lower costs.

answerthink
One Penn Plaza, 16 fl., New York, NY 10119
Web Address: www.answerthink.com
Company Listing
Available as an ASP model

Accounting, Corporate Disbursement

The Freedom Group/Financial Division
1425 60th St. NE, Cedar Rapids, IA 52402
800-373-3366, 319-395-7712
Web Address: www.freedomgroup.com
Contact: David Chase
Fax: 319-378-5677
Email: financial_general@freedomgroup.com

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330

800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
General Ledger Plus
Available as an ASP model
OS/400
AS/400

General Ledger Plus handles the accounting processing
needs of any size insurance carrier by providing an
integrated general ledger, budgeting, cost accounting,
multi-company consolidation, accounts payable, cash
disbursements, and inter-company processing and
financial **reporting**
modules. A user-defined account
structure enables maximum control over a business'
financial
picture by providing custom-designed
reports
and the ability to drill down to view the supporting
detail of any line item. Users may also download **data**

from the system into PC-based spreadsheets.

SunGard Insurance Systems
500 Northridge Rd., Ste. 400, Atlanta, GA
30350
Web Address:
http://www.sungardinsurance.com
Contact: Pam Gaytan
EAS, Enterprise Accounting System

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com
Cash Disbursement System (CDS)

"A disbursement management system. It provides
centralized control and reconciliation for all disbursements
across the enterprise, including claim payments,
agent commissions, invoice payments and
on-demand **checks**
. Functionality includes purchase
order tracking, accounts payable, **check**
writing, EFT
processing, bank reconciliation, and 1099 and abandoned
property reporting."

Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows 95, Windows, Windows 98, Windows NT
Compaq, Intel, IBM PCs, WANs, Stand-alone PCs, RS/6000,
  LANs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need.

SunGard Trading Systems
800 Harbor Blvd., Weehawken, NJ 07087
201-617-2600
Web Address: www.sungard.com
Contact: Bill Fallon
201-617-2600
Email: bfallon@brass.com
Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows, Windows 95, Windows 98, Windows NT
Compaq, Intel, RS/6000, WANs, Stand-alone PCs, LANs, IBM
  PCs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need. A

Accounting GAAP

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
General Ledger Plus
Available as an ASP model
OS/400
AS/400

General Ledger Plus handles the accounting processing
needs of any size insurance carrier by providing an
integrated general ledger, budgeting, cost accounting,
multi-company consolidation, accounts payable, cash
disbursements, and inter-company processing and
financial **reporting** modules. A user-defined account
structure enables maximum control over a business'
financial picture by providing custom-designed
reports
and the ability to drill down to view the supporting
detail of any ling item. Users may also download **data**
from the system into PC-based spreadsheets.

Accounting Investment

Eagle Investment Systems Corp.
One Wells Ave., Newton MA 02459
800-810-3819
Web Address: www.eagleinvsys.com
Contact: Laura Norwood
781-343-4498
Fax: 617-243-9897
Email: lstockwell@eagleinvsys.com
Contact: John Lehner
781-343-4494
Email: jlehner@eagleinvsys.com
Eagle STAR

Eagle STAR is a scalable, state-of-the-art Web-based
accounting system. Eagle STAR's thin-client architecture
allows it to be easily deployed on a corporate
intranet and/or over the Internet, lowering the total
cost of ownership. By utilizing a multi-threaded parallel
processing engine with open server platforms,
Eagle STAR delivers mainframe class transaction volumes
at a fraction of the cost.
Eagle has strategic partnerships with key professional
services, hardware and technical organizations.

Financial Database Services
4045 Sorrento Valley Blvd., San Diego, CA
92121
Web Address: http://www.fdbs.com
Contact: Jenni Holloway
858) 558-7100 Ext. 147
Fax: 858) 550-3045
Email: jenni@fdbs.com
CAESAR
Java, Unix/Xenix/AIX/HP-UX, Windows 95, Windows 98,
  Windows NT, Other
IBM PCs, RS/6000
Informix (Database)

Automated on-line commission accounting software
for Broker/Dealers, created to integrate and support
back office functions from account setup through
commission payout. CAESAR interfaces to NSCC's
Fund/SERV, Commission Settlement, Networking,
and IPS modules. CAESAR is customizable to meet
your specific back office needs. Call us today to
receive a demonstration.

INDATA
4660 La Jolla Village Drive Suite 650, San
Diego, CA 92122
858-404-6572
Web Address: http://www.indataweb.com
Contact: Christina Gardner
888-454-4060
Fax: 858-623-9778
Email: cgardner@indataweb.com
Contact: David J. Csiki
858-454-4060
Fax: 858-623-9778

Email: dcsiki@indataweb.com
Contact: Procter Lippincot
212-620-7100
Fax: 212-620-7166
Email: procter@spring-obrien.com
I.M.S. for Windows
Available as an ASP model
Windows, Windows 95, Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, Intel, NEC

I.M.S. for Windows is an enterprise-wide software
solution for all aspects of investment management.
The System utilizes an industry-standard relational
database platform (Microsoft SQL Server) that
results in a real-time, modular, and non-proprietary
solution. INDATA is a Microsoft Certified Solutions
Provider and I.M.S. is a complete Windows-based
product that uses Microsoft Windows or Windows NT
as its operating system. I.M.S. provides an organization
with the ability to streamline its day-to-day
operations by eliminating the inefficiencies produced
by using multiple systems, thereby improving the
effectiveness of portfolio management and trading
and creating true "straight-through processing."
I.M.S. also provides users with an open architecture
environment. What this means is that an organization
can finally control the direction of data flow, customize
their own reports, and dictate the general usage of
the system. I.M.S. contains six core modules and
each module addresses the specific needs of the
department within an organization that would use it.
You can combine all modules to provide a complete
enterprise solution or license the Back-Office or
Front-Office modules separately to complement existing
systems. The six modules are as follows:
Paramount Back-Office, APEX (Attribution and
Performance EXaminer), Paramount Reports, I.M.S.
Billing, Precision for Managers and Precision Trading.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
AdvisorWare
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT

AdvisorWare investment management and accounting
system is a complete, integrated solution for the
investment advisor. A client/server application
designed for Windows NT, AdvisorWare provides for
multiple modules that process a unified flow of information,
including communications, research, portfolio
management, trading, and operations, as well as portfolio
accounting, financial accounting and tax accounting.

CAMRA 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 98, Windows NT, Windows
   95
Compaq, LANs, Dell, Hewlett-Packard, IBM PCs, IBM mainframes

CAMRA 2000?, SS&C?s flagship investment accounting product, delivers comprehensive front-to-back office investment management with integrated compliance monitoring, detailed performance measurement, corporate actions and complete automation of all post-trade processing and reporting. CAMRA 2000 has over 150 reports available. Expand CAMRA?s core functionality with the following modules: ReportExpress?; Yield Book Interface?; TBA/Dollar Roll; NAV; Fee Manager?; Performance; DataCenter? and Rebalancer. It also can be integrated with SS&C?s Antares 2000 trade order management system. Application available on a license basis, outsourced or ASP.

PTS 2000
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows 98,
  Windows NT
Compaq, Dell, Hewlett-Packard, IBM mainframes, IBM PCs,
  LANs

PTS 2000 is the life insurance industry?s premier financial modeling and decision support system for asset-liability management and pricing. The advanced corporate modeling platform is built on three major principles ? Completeness of Assets and Liabilities modeled, Direct Access to Data, and Adherence to Corporate Standards. PTS 2000 gives users clear, reliable, relevant decision making information on even the most complex data.

Total Return 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows 98, Windows
  NT
Compaq, Dell, Hewlett-Packard, IBM mainframes, IBM PCs,
  LANs

Total Return 2000 delivers integrated, multi-currency portfolio management, financial and partnership accounting functionality to hedge fund and private wealth investment operations. Total Return 2000 is the industry?s leading system for fully integrated investment management, general ledger, and partnership accounting. It supports multi-currency, long and short term investments and allows for a wide range of investment classes. Total Return 2000 is comprised of modules that address a variety of functions. The individual modules may be configured as stand-alone systems or fully integrated.

SunGard Asset Management Systems
104 Inverness Center Place, Suite 325,
Birmingham, AL 35242
800/633-3694
Web Address: http://www.asset.sungard.com
Contact: Jennifer Reid
610-251-6668
Fax: 610-251-6585
Email: jreid@sungardams.com
Contact: Scot Kelly
Contact: Steve Borst

704-561-8355
Fax: 704-527-9741
Email: steve.borst@clt.sungardtrust.com
Global Plus
Available as an ASP model
Unix/Xenix/AIX/HP-UX
RS/6000

An integrated, real-time, multi-currency, trade date,
accrual-based asset management and accounting
platform used by asset management institutions to
profitably manage their trust, private banking and custody
businesses. SunGard's integrated solution combines
the power and depth of the Global Plus application
with best-of-breed SunGard and industry
recognized products and services, to offer a robust
and seamless straight-through-processing solution.
Global Plus is integrated with AddVantage Front
Office.

SunGard Financial Systems
23586 Calabasas Road, Suite 102, Calabasas,
CA 91302
(800) SFS-1766
Web Address: www.sungard.com
Contact: Sujit Pal
(818) 884-5515
Fax: (818) 346-5044
Email: aps2@sungardss.com
Advanced Portfolio System 2 (APS 2)
Available as an ASP model
Novell, Unix/Xenix/AIX/HP-UX, Windows 95, Windows 98,
  Windows NT
IBM PCs, Intel, RS/6000, Stand-alone PCs

APS 2 is an in-house license or an ASP investment
portfolio management product/service solution for the
back office accounting with securities tracking, regulatory
compliance, built-in report writer, and full
import/export capability. ASP service offers not only
full systems support with daily backups and disaster
recovery, but also access to a 1.5 MM (CUSIP)
record data warehouse of market information including
prices and factors that are maintained daily by
SunGard

SunGard Insurance Systems
500 Northridge Rd., Ste. 400, Atlanta, GA
30350
Web Address:
http://www.sungardinsurance.com
Contact: Pam Gaytan
Accounting, Budget and Cost (ABC)

ABC is a centralized financial management system
providing general ledger, budget, cost allocation, and
statutory reporting functionality. The ABC INFO module
provides a client/server financial reporting solutions
for real-time posting and statement preparation
at month-end.

OmniFinancial

Available as an ASP model

OmniFinancial is a client/server financial accounting
system that can be used as a subledger for OmniPlus
and/or an enterprise-wide financial solution, This system
includes modules for general ledger, budget, cost
allocations, accounts payable and cash disbursements.
OmniFinancial's relational database provides
flexibility and easy access to manage your financial
information.

PAR EX, Portfolio Accounting and Reporting Excellence
Available as an ASP model
DOS, Windows, Windows 95, Windows NT, Windows 98,
  OS/2
Compaq, WANs, Stand-alone PCs, Dell, IBM PCs, Intel,
  LANs, IBM mainframes

PAR EX is the industry standard for complete investment
and accounting, regulatory compliance and portfolio
analysis. This system offers a comprehensive
list of essential capabilities including a full range of
on-line, real-time investment functions, data interfaces
with a variety of sources, automated data entry capabilities
and a wide range of reporting options.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com
Cash Disbursement System (CDS)

"A disbursement management system. It provides
centralized control and reconciliation for all disbursements
across the enterprise, including claim payments,
agent commissions, invoice payments and
on-demand **checks.** Functionality includes purchase
order tracking, accounts payable, **check** writing, EFT
processing, bank reconciliation, and 1099 and abandoned
property reporting."

Enterprise Portfolio System (EPS)
Available as an ASP model

EPS provides comprehensive accounting, reporting
and decision-support for insurance companies of all
sizes. Automated data entry, verification and on-line,
real-time capabilities provide the foundation for a fully
scaleable, comprehensive system solution.

SDIM, Schedule D Investment Manager
Available as an ASP model
DOS, OS/2, Windows, Windows 95, Windows 98, Windows
  NT
Compaq, Dell, IBM PCs, Intel, LANs, Stand-alone PCs, WANs

SDIM is the most popular and cost-effective PC
based insurance investment accounting and regulatory

reporting software available today, With its
easy-to-use complete investment and accounting control
over a wide range of securities. In addition to its
comprehensive functionality, SDIM is expandable
through a variety of optional modules,

SunGard Investment Management Systems -
Decalog
75-101 Federal Street, Suite 700, Boston, MA
02110
(617) 728 7722
Web Address: www.sungard.com
Contact: CIA(C)mentine Deniel
(212) 745 9400
Fax: (212) 527 2930
Email: info@decalog.com
Contact: Kevin Rafferty
(617) 728 7722
Fax: (617) 728 7755
Email: info@decalog.com
Advanced Portfolio System 2 (APS 2) / SunGard
Financial Systems

Accounting, Multi Currency

Eagle Investment Systems Corp.
One Wells Ave., Newton MA 02459
800-810-3819Web Address: www.eagleinvsys.com
Contact: Laura Norwood
781-343-4498
Fax: 617-243-9897
Email: Istockwell@eagleinvsys.com
Contact: John Lehner
781-343-4494
Email: jlehner@eagleinvsys.com
Eagle STAR

Eagle STAR is a scalable, state-of-the-art Web-based
accounting system. Eagle STAR's thin-client architecture
allows it to be easily deployed on a corporate
intranet and/or over the Internet, lowering the total
cost of ownership. By utilizing a multi-threaded parallel
processing engine with open server platforms,
Eagle STAR delivers mainframe class transaction volumes
at a fraction of the cost.
Eagle has strategic partnerships with key professional
services, hardware and technical organizations.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
General Ledger Plus
Available as an ASP model
OS/400
AS/400

General Ledger Plus handles the accounting processing
needs of any size insurance carrier by providing an
integrated general ledger, budgeting, cost accounting,
multi-company consolidation, accounts payable, cash
disbursements, and inter-company processing and
financial **reporting** modules. A user-defined account
structure enables maximum control over a business'
financial picture by providing custom-designed
reports
and the ability to drill down to view the supporting
detail of any line item. Users may also download **data**
from the system into PC-based spreadsheets.

SunGard Investment Management Systems -
Decalog
75-101 Federal Street, Suite 700, Boston, MA
02110
(617) 728 7722
Web Address: www.sungard.com
Contact: CIA(C)mentine Deniel
(212) 745 9400
Fax: (212) 527 2930
Email: info@decalog.com
Contact: Kevin Rafferty
(617) 728 7722
Fax: (617) 728 7755
Email: info@decalog.com
Advanced Portfolio System 2 (APS 2) / SunGard
Financial Systems

Accounting, Payables, Receivables

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
General Ledger Plus
Available as an ASP model
OS/400
AS/400

General Ledger Plus handles the accounting processing
needs of any size insurance carrier by providing an
integrated general ledger, budgeting, cost accounting,
multi-company consolidation, accounts payable, cash
disbursements, and inter-company processing and
financial **reporting** modules. A user-defined account
structure enables maximum control over a business'
financial picture by providing custom-designed
reports
and the ability to drill down to view the supporting
detail of any line item. Users may also download **data**
from the system into PC-based spreadsheets.

Spokane Computer Inc.
915 W. Second Ave., Spokane, WA 99201
800/824-9631

Web Address: http://www.spocomp.com
MAG-FILER 1099/W2
LAN Manager, Novell, Windows 95, Windows 98, Windows
  NT
Compaq, Dell, Epson, Hewlett-Packard, IBM PCs, NEC
IRS/SSA magnetic media filing: software or filing service.
Prints and magnetically files all forms 1099 (plus
1098, 5498, and W2G) or W2. Free Demo.

SunGard Insurance Systems
500 Northridge Rd., Ste. 400, Atlanta, GA
30350
Web Address:
http://www.sungardinsurance.com
Contact: Pam Gaytan
EAS, Enterprise Accounting System

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com
Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows 95, Windows, Windows 98, Windows NT
Compaq, Intel, IBM PCs, WANs, Stand-alone PCs, RS/6000,
  LANs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need,

SunGard Trading Systems
800 Harbor Blvd., Weehawken, NJ 07087
201-617-2600
Web Address: www.sungard.com
Contact: Bill Fallon
201-617-2600
Email: bfallon@brass.com
Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows, Windows 95, Windows 98, Windows NT
Compaq, Intel, RS/6000, WANs, Stand-alone PCs, LANs, IBM
  PCs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.

EAS is modular giving you maximum flexibility to
select the functionality you need.

Asset Management/Reporting/
Accounting

Eagle Investment Systems Corp.
One Wells Ave,, Newton MA 02459
800-810-3819
Web Address: www.eagleinvsys.com
Contact: Laura Norwood
781-343-4498Fax: 617-243-9897
Email: lstockwell@eagleinvsys.com
Contact: John Lehner
781-343-4494
Email: jlehner@eagleinvsys.com
Eagle STAR

Eagle STAR is a scalable, state-of-the-art Web-based
accounting system. Eagle STAR's thin-client architecture
allows it to be easily deployed on a corporate
intranet and/or over the Internet, lowering the total
cost of ownership, By utilizing a multi-threaded parallel
processing engine with open server platforms,
Eagle STAR delivers mainframe class transaction volumes
at a fraction of the cost.
Eagle has strategic partnerships with key professional
services, hardware and technical organizations.

Hub Data, Inc.
50 Church Street, Cambridge, MA 02138
1-800-582-5855
Web Address: www.hubdata.com
Contact: Beth Johnson
617/864-3700
Fax: 617/864-9170
Email: bjohnson@hubdata.com
Contact: Beth Johnson
617-300-6040
Fax: 617-864-9170
Email: info@hubdata.com
Hub Market Data
Available as an ASP model

Hub Market Data consolidates high-quality data from
leading providers to create a single, Web-based
source for all your investment data requirements.
Hub Market Data feeds may include prices, factors,
cash flows, ratings, divs/splits, as well as the full
range of security master file information.

Janus Technologies, Inc.
1000 Cliff Mine Rd., Ste. 400, Pittsburgh, PA
15275-1007
Web Address: http://www.janus-tech.com
Contact: Woody Brown
Company Listing

ArgisR is an IT asset management repository that
helps reduce the cost of owning IT assets through
cost, contract, and inventory management.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
AdvisorWare
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT

AdvisorWare investment management and accounting
system is a complete, integrated solution for the
investment advisor. A client/server application
designed for Windows NT, AdvisorWare provides for
multiple modules that process a unified flow of information,
including communications, research, portfolio
management, trading, and operations, as well as portfolio
accounting, financial accounting and tax accounting.

Antares 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows, Windows 95,
Windows 98, Windows NT

Compaq, Dell, Hewlett Packard, IBM PCs, LANs
Antares 2000 makes it simple to trade and report on
fixed income, equities, FX, futures, options, repos,
and many other instruments.... all in one, simple client-server
application. Pre-trade compliance, real-time
position and P&L reporting, "what-if" analysis, FIX connectivity,
"Straight-Thru Processing," and portfolio
modeling tools that can instantly be converted to
spread sheet format, are just some of the features
that set Antares 2000 apart. Antares 2000 interfaces
with CAMRA 2000 for complete front-to-back office
management of your portfolios.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
CAMRA 2000
Available as art ASP model
Unix/Xenix/AIX/HP-UX, Windows 98, Windows NT, Windows
 95
Compaq, LANs. Dell, Hewlett-Packard, IBM PCs, IBM mainframes

CAMRA 2000?, SS&C?s flagship investment
accounting product, delivers comprehensive
front-to-back office investment management with integrated
compliance monitoring, detailed performance
measurement, corporate actions and complete
automation of all post-trade processing and reporting.
CAMRA 2000 has over 150 reports available. Expand
CAMRA?s core functionality with the following modules:
ReportExpress?; Yield Book Interface?;
TBA/Dollar Roll: NAV; Fee Manager?; Performance;
DataCenter? and Rebalancer, It also can be integrated
with SS&C?s Antares 2000 trade order management
system, Application available on a license basis, outsourced
or ASP.

Debt & Derivatives
Available as an ASP model

Windows, Windows NT, Windows 95, Windows 98
Compaq, IBM PCs, LANs, WANs, Dell

Debt & Derivatives 2000? is a comprehensive tool for
any firm managing a debt and derivatives portfolio.
encompassing complex instruments such as swaps,
caps/floors/collars, FRAs, debt. futures, options,
F/X. spot/forwards, and bond forwards. The system
provides real-time transaction processing ? from pricing,
valuation, and risk analysis, straight through to
derivatives processing, accounting, management
reporting, and regulatory reporting.

PTS 2000
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows 98,
  Windows NT
Compaq, Dell, Hewlett-Packard, IBM mainframes, IBM PCs,
  LANs

PTS 2000 is the life insurance industry?s premier
financial modeling and decision support system for
asset-liability management and pricing. The advanced
corporate modeling platform is built on three major
principles ? Completeness of Assets and Liabilities
modeled. Direct Access to Data, and Adherence to
Corporate Standards. PTS 2000 gives users clear,
reliable, relevant decision making information on even
the most complex data.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com
Enterprise Portfolio System (EPS)
Available as an ASP model

EPS provides comprehensive accounting, reporting
and decision-support for insurance companies of all
sizes. Automated data entry, verification and on-line,
real-time capabilities provide the foundation for a fully
scaleable, comprehensive system solution.

SunGard Trading Systems
800 Harbor Blvd., Weehawken, NJ 07087
201-617-2600
Web Address: www.sungard.com
Contact: Bill Fallon
201-617-2600
Email: bfallon@brass.com
Enterprise Portfolio System (EPS)
Available as an ASP model

EPS provides comprehensive accounting, reporting
and decision-support for insurance companies of all
sizes, Automated data entry, verification and on-line,
real-time capabilities provide the foundation for a fully
scaleable, comprehensive system solution.

Electronic Bill Presentment & Payment

CheckFree i-Solutions
4411 East Jones Bridge Rd., Norcross GA
30092
800-964-4552
Web Address: www.checkfree.com
Email: info@i-solutions.checkfree.com

Derivion
730 Peachtree Street, Suite 1100, Atlanta, GA
30308
Web Address: http://www.derivion.com
Contact: Jim Norton
404-541-6000
Fax: 404-541-6419
inetBiller(TM)
Available as an ASP model

Derivion is the leading e-billing ASP, with B2B, B2C
and small business solutions for companies that are
driven by recurring billing, such as financial services,
telecommunications, utilities and insurance. Derivion
inetBiller is a comprehensive e-billing solution that
delivers the following advantages: *Speed to market
*Seamless installation *Low cost of entry *Biller control
*Scalability and security *Activation marketing
Keeping the biller at the forefront of the customer
relationship, Derivion also offers a DigitalCare program
that empowers billers with the support and tools
that enhance customer relationships.

HyperFeed Technologies Inc.
300 South Wacker Dr. Suite 300, Chicago, IL
60606
888-260-HYPR
Web Address: www.hyperfeed.com
Contact: Kristen Mologousis
312-913-2815
Fax: 312-913-2900
Email: kmologousis@hyperfeed.com
Neosphere
Available as an ASP model
Solaris, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Windows
Compaq, IBM PCs, Intel, Hewlett-Packard, Dell

Turnkey e-business solution to offer your own **display**
application powered by real-time quotes. For your
clients: Apogee analytic software private labeled with
your own name/logo, HyperServer(s) for real-time
internet redistribution of HyperFeed market data,
online sign up **templates** so your clients can subscribe
via your web site, Neosphere DB — a web based
administrative database for maintaining clients, Fits
neatly into existing back office, performs all credit
card processing, exchange reporting and client
account maintainance.

Perot Systems Corporation
3030 N. Rocky Point Dr. West, Suite 670
Tampa, FL 33607

813.261.8907
www.perotsystems.com
financial.psc-services@ps.net
BillingZone

As a venture partner, Perot Systems created
BillingZone.com, a EBPP utility service for business-to-business
billers and payers. It provides optimum
feature functionality at one website, and provides payers
with the convenience of a critical mass of billers.
It replaces proprietary electronic bill presentment and
payment systems with a web browser-based system
using Internet connections.

Optical Image Technology, Inc.
3006 Research Dr., State College, PA 16865
814-238-0038
Web Address: www.opticaltech.com
Contact: Grier Yartz
814-238-0038 ext 234
Fax: 814-238-0011
Email: gyartz@opticaltech.com
Total Solution for Document Management
Active X, Java, Macintosh, Novell, Oracle, OS/2, Solaris,
  Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows
  98, Windows NT, Platform independent, Other
Amdahl, Apple, AS/400, AST Research, AT&T/NCR, Bull,
  Compaq, Data General, Dell, DEC Alpha, DEC VAX, Epson,
  Fujitsu, Hewlett-Packard, Hitachi, HP/Apollo, IBM mainframes,
  IBM PCs, Intel, Intergraph, LANs, Midrange, NEC,
  Prime, RS/6000, Other (please specify), Platform independent,
  Zenith, WYSE, WANs, Wang, Unisys, Texas
  Instruments, Tandy, Tandem, SunSparc, Sun, Sequent,
  Stand-alone PCs, Stratus
SQL Database

OIT's award winning product provides fully integrated
COLD-ERM, Document Imaging, Workflow, HSM,
Print/Fax Server, Browser/Cold Fusion Access and
Enhanced Data Mining. The departmental and enterprise
wide solutions feature open architecture and
robust security.

Q UP, An S1 Company
12401 Research Blvd., Building One, Suite
400, Austin, TX 78759
800-500-3002
Web Address: http://www.qup. com
Contact: Hank Seale
512-336-3000
Fax: 512-336-3278
Email: hseale@qup.com
Internet Banking System (IBS)

IBS is an Internet Banking Product which provides
secure access to account summary information, electronic
bill payment, funds transfer, **check** ordering,
stop payment, cash management, memo posting, and
loan and account applications via the Internet.

Financing Reporting

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
General Ledger Plus
Available as an ASP model
OS/400
AS/400

General Ledger Plus handles the accounting processing
needs of any size insurance carrier by providing an
integrated general ledger, budgeting, cost accounting,
multi-company consolidation, accounts payable, cash
disbursements, and inter-company processing and
financial **reporting** modules. A user-defined account
structure enables maximum control over a business'
financial picture by providing custom-designed
reports
and the ability to drill down to view the supporting
detail of any line item. Users may also download **data**
from the system into PC-based spreadsheets.

SunGard Insurance Systems
500 Northridge Rd., Ste. 400, Atlanta, GA
30350
Web Address:
http://www.sungardinsurance.com
Contact: Pam Gaytan
EAS, Enterprise Accounting System

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com
Cash Disbursement System (COS)

"A disbursement management system. It provides
centralized control and reconciliation for all disbursements
across the enterprise, including claim payments,
agent commissions, invoice payments and
on-demand **checks**. Functionality includes purchase
order tracking, accounts payable, **check** writing, EFT
processing, bank reconciliation, and 1099 and abandoned
property reporting."

Enterprise Accounting System (EAS)

Available as an ASP model
IBM MVS, Windows 95, Windows, Windows 98, Windows NT
Compaq, Intel, IBM PCs, WANs, Stand-alone PCs, RS/6000,
  LANs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need.

Enterprise Portfolio System (EPS)
Available as an ASP model

EPS provides comprehensive accounting, reporting
and decision-support for insurance companies of all
sizes. Automated data entry, verification and on-line,
real-time capabilities provide the foundation for a fully
scaleable, comprehensive system solution.

SunGard Trading Systems
800 Harbor Blvd., Weehawken, NJ 07087
201-617-2600
Web Address: www.sungard.com
Contact: Bill Fallon
201-617-2600
Email: bfallon@brass.com
Accounting, Budget and Cost (ABC)

ABC is a centralized financial management system
providing general ledger, budget, cost allocation, and
statutory reporting functionality. The ABC INFO module
provides a client/server financial reporting solutions
for real-time posting and statement preparation
at month-end.

Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows, Windows 95, Windows 98, Windows NT
Compaq, Intel, RS/6000, WANs, Stand-alone PCs, LANs, IBM
  PCs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need.

Enterprise Portfolio System (EPS)
Available as an ASP model

EPS provides comprehensive accounting, reporting
and decision-support for insurance companies of all
sizes, Automated data entry, verification and on-line,
real-time capabilities provide the foundation for a fully
scaleable, comprehensive system solution,

General Ledger

Genelco Incorporated

1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983 -9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
General Ledger Plus
Available as an ASP model
OS/400
AS/400

General Ledger Plus handles the accounting processing
needs of any size insurance carrier by providing an
integrated general ledger, budgeting, cost accounting,
multi-company consolidation, accounts payable, cash
disbursements, and inter-company processing and
financial **reporting** modules. A user-defined account
structure enables maximum control over a business'
financial picture by providing custom-designed
reports
and the ability to drill down to view the supporting
detail of any line item. Users may also download **data**
from the system into PC-based spreadsheets.

SAP America
701 Lee Rd., Wayne, PA 19087
800/872-1SAP
Web Address: www.sap.com
Company Listing

SRC Software
2120 SW Jefferson St., Portland, OR 97201
800-544-3477
Web Address: www.srcsoftware.com
Contact: Matthew Venegas
800-544-3477
Fax: 503-223-7922
Email: info@srcsoftware.com
Advisor Series
Java, Lantastic (Artisoft), Novell, Oracle, Vines (Banvan),
  Windows 95, Windows 98, Windows NT

SRC Software is a leading international provider of
budgeting, consolidation, financial reporting and analysis
solutions. Our unique software design combines
a live and fully controlled spreadsheet interface with
industry-leading databases (Microsoft SQL Server,
Oracle), offering a level of system flexibility and
sophistication unmatched in other systems. From
web-based budgeting and reporting to powerful
drill-down analytics, the Advisor Series provides the
full range of planning, reporting and analysis functions
for banking environments.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452

Fax: (303) 283-5350
Email: info@sungardinsurance.com
Accounting, Budget and Cost (ABC)

ABC is a centralized financial management system
providing general ledger, budget, cost allocation, and
statutory reporting functionality. The ABC INFO module
provides a client/server financial reporting solutions
for real-time posting and statement preparation
at month-end.

Custody Service

SunGard?s Custody Service leverages the strength
and expertise of the nations leading custody providers
with the insurance expertise of SunGard. We offer
comprehensive service to insurance clients
unmatched in the industry. Insurance Professionals at
SunGard provide training, custody administration and
are tied in directly to advanced technology systems
for securities clearing. By providing a comprehensive
solution, our clients take advantage of economies of
scale, control over costs and tighter integration.

Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows 95. Windows, Windows 98, Windows NT
Compaq, Intel, IBM PCs, WANs, Stand-alone PCs, RS/6000,
  LANs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
FAS is modular giving you maximum flexibility to
select the functionality you need.

SunGard Trading Systems
800 Harbor Blvd., Weehawken, NJ 07087
201-617-2600
Web Address: www.sungard.com
Contact: Bill Fallon
201-617-2600
Email: bfallon@brass.com
Custody Service

SunGard?s Custody Service leverages the strength
and expertise of the nations leading custody providers
with the insurance expertise of SunGard. We offer
comprehensive service to insurance clients
unmatched in the industry. Insurance Professionals at
SunGard provide training, custody administration and
are tied in directly to advanced technology systems
for securities clearing. By providing a comprehensive
solution, our clients take advantage of economies of
scale, control over costs and tighter integration.

Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows, Windows 95, Windows 98, Windows NT
Compaq, intel, RS/6000, WANs, Stand-alone PCs, LANs, IBM
  PCs, Dell, IBM mainframes

The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting,
EAS is modular giving you maximum flexibility to
select the functionality you need.

S1 Corporation
3390 Peachtree Road, Suite 1700, Atlanta, GA
30326
888-457-2237
Web Address: www.s1.com
Contact: Dan Dempsey
404-812-6200
Email: dan.dempsey@s1.com
S1 Consumer Suite
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Other
Hewlett-Packard, IBM mainframes
IBM's OS/390

Providing fully transactional financial portal capabilities,
the S1 Consumer Suite enables financial institutions
to offer customers complete, integrated pictures
of their financial portfolios at one secure site. A comprehensive
suite of brandable eFinance applications
which provide robust banking, investments, insurance,
bill presentment and payment and personalized
one-to-one marketing capabilities, it enables customers
to deliver services anytime, anywhere,
through emerging technologies and multiple channels,
such as the Internet, IVR, wireless devices and ATMs.

Xigo, Inc.
249 Shipley Street, Suite 4, San Francisco, CA
94107
Web Address: www.xigo.com
Contact: David Henry
415-428-9000
Fax: 415-428-9300
Company Listing
Available as an ASP model

Invest Decision Support, Historical
Data

Insurance Technologies
Two S. Cascade Ave., Colorado Springs, CO
80903
888/678-4487
Web Address: http://www.insurancetechnologies.com
Contact: Tonya Bjurstrom
ForeSight Profiler
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Compaq, Hewlett-Packard, IBM PCs, Intel, LANs, Stand-alone
  PCs, WANs

ForeSight Profiler is a web based, hypothetical annuity
illustration system, based upon the award-winning
application developed by insurance Technologies,

ForeSight Enterprise. ForeSight Profiler does not
require carrier product implementation, allowing for a
quick release to the field. Supported illustrations
include a single product with multiple funds, product
comparisons including funds within each product, and
a portfolio comparision providing a composite view of
multiple products and funds Product and index performance
comparisons, NASD-approved reports and
extensive charting capabilities are all part of basic
ForeSight Profiler functionality. Optional features
include planning calculators, asset allocation and
application submission.

Investment Management/Analysis

Benedict Group, Inc.
900 Small Drive, Elizabeth City, NC 27909
Web Address: http://www.benedictgroup.com
Contact: Ann Wood
252-330-4892
Email: awood@benedictgroup.com
LOANS!
Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows, Windows
  95, Windows 98, Windows NT
AST Research, AT&T/NCR, Compaq, Dell, DEC Alpha, Epson,
  Hewlett-Packard, IBM PCs, Intel, LANs, NEC, RS/6000,
  Sequent, Stand-alone PCs, Sun

Loan servicing, accounting, and investor reporting
software for commercial and multi-famly loans.
Includes source code and runs on Windows, NT,
LAN's, or Unix. Runs on Progress or Oracle
RDBMS. Supports document management and imaging;
multiple escrows; multi-payers; accruals; workouts;
multi-basis reporting; risk management; workflow
tracking; and investor reporting. Client/server,
multi-tier, and host-based **versions** available.

SECURITIES!
Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows, Windows
  95, Windows 98, Windows NT
AST Research, AT&T/NCR, Compaq, Dell, DEC Alpha, Epson,
  Hewlett-Packard, IBM PCs, Intel, LANs, NEC, RS/6000,
  Stand-alone PCs, Sun, WANs

SECURITIES! is a portfolio management and accounting
system for equity, money market, and fixed
income securities. It supports automatic accrual of
discount and amortization of premium, tracks collateral
information, easy import of data from multiple
sources, and much more.

Ford Investor Services Inc.
11722 Sorrento Valley Rd., Ste. 1, San Diego,
CA 92121
800/842-0207
Web Address: http://www.fordinv.com
Ford Data Base
Windows 95, Windows 98, Windows NT
Stand-alone PCs, Other (please specify)
or network

280

Established in 1970, and covers over 4,000 US companies
with 125 data items per company and 13,000
international companies in 44 countries and 70 data
items per company, Ford Data is available on FactSet,
Quant Vison, DAIS, Vestek, and directly from Ford.
Valuation models and proprietary inputs are included,
in addition to fundamental data.

Princeton Financial Systems, Inc.
600 College Rd. East, Princeton, NJ 08540
Web Address: www.pfs.com
Contact: Susan Stewart
609-987-2400
Fax: 609-514-4794
Email: info@pfs.com
PAM((R)) for Mortgages
Available as an ASP model
Novell, Windows NT

PAM for Mortgages (PAMmortTM) is a specialized
software application that automates the accounting,
management, and servicing of commercial mortgage
assets held by institutional investors, It gives
investors accurate, up-to-the-minute information on
their entire mortgage portfolio -- allowing them to
proactively respond to events that may impact its
value ... before it's too late.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
CAMRA 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 98, Windows NT, Windows
  95
Compaq, LANs, Dell, Hewlett-Packard, IBM PCs, IBM mainframes

CAMRA 20007, SS&C?s flagship investment
accounting product, delivers comprehensive
front-to-back office investment management with integrated
compliance monitoring, detailed performance
measurement, corporate actions and complete
automation of all post-trade processing and reporting.
CAMRA 2000 has over 150 reports available, Expand
CAMRA?s core functionality with the following modules:
ReportExpress?; Yield Book interface?;
TBA/Dollar Roll; NAV; Fee Manager?; Performance;
DataCenter? and Rebalancer. It also can be integrated
with SS&C?s Antares 2000 trade order management
system. Application available on a license basis, outsourced
or ASP.

Spectra Securities Software Inc.
150 York Street, 7th Floor, Toronto, ON M5H
3S5
800/555 7008
Web Address:
http://www.spectrasoftware.com
Contact: Eric Sinclair
800/555 7008
Fax: 212/809 9686

Email: sales@spectrasoftware.com
Contact: John McLeod
800/555 7008
Fax: 416/368 7886
Email: info@spectrasoftware.com
Wealthware
Available as an ASP model

Spectra's Wealthware solution suite makes it easy for
banks, brokerages and insurance companies to grow
their businesses and manage their clients' assets
through an integrated offering. Wealthware enables
financial services companies to configure and
custom-brand their own web-portal, bringing their brokers
and investors together, online. The Wealthware
solution suite includes: Order Management for
Bonds, Equities, Funds; Investor Management for
Portfolio, Plan, Account Inquiry; and Information
Management for Financial Office and Information
Server.

Thomson Financial Software Solutions
22 Thomson Place, Boston, MA 02210
Web Address:
http://www.TF-SoftwareSolutions.com
Contact: Melissa Bacon
617/856-2643
Fax: 617/951-2520
Email: melissa.bacon@tfn.com
PERAscope
Windows NT
Intel

PERAscope provides performance attribution, measurement
and risk-analysis software and solutions
through an installed Windows-based system, or as
PERAsource, a complete outsourcing solution. With
PERAscope, clients have powerful marketing, decision-support
and performance presentation compliance
tools.

PORTIA
Solaris, Windows NT
Intel

PORTIA is the investment industry's most comprehensive
portfolio management system, automating
the trading, analysis and operations of more 400
money managers in 40 countries, managing more
than US $4 trillion dollars in assets.

x.eye incorporated
144 Front St. W., Ste. 750, Toronto, ON M5J
2L7
Web Address: http.//www.xeye.com
Contact: Ken Roebuck
416-601-9833
Fax: 416-601-9491
Email: info@xeye.com
x.eye
Unix/Xenix/AIX/HP-UX, Windows NT
IBM PCs, LANs, Sun

x.eye's unprecedented integration of Broker
Workstation functionality empowers advisors to
enhance revenue and productivity. It is a web-enabled
solution providing multi-currency portfolio management,
comprehensive relationship and wealth management,
including order entry, AIMR performance
and graphical statements.

Mortgage Lending

Interlinq
11980 NE 24th St., Bellvue, WA 98005
800/569-1234
Web Address: www.interlinq.com
Company Listing

MortgageWare? TC, the Web-based, thin client **version**
of the MortgageWare? Loan Management
System, is an industry first! Thinclient architecture,
ActiveX controls, Windows, workflow, and Web
browser interfaces are combined to increase efficiency
and control while decreasing costs.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
2000
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Compaq, Hewlett-Packard, IBM PCs, LANs

"LMS 2000 takes loan management enterprise-wide,
bringing top loan and investor service, a complete
loan management view, powerful reporting, and
expanded servicing capacity into a single integrated,
comprehensive business tool, LMS 20007s
single-solution approach addresses all aspects of the
loan life cycle, from loan application and commitment,
to servicing, accounting, and loan disposition.

Portfolio Management

DST International
27 Melcher Street, Boston, MA 02210
617-482-8800
Web Address: www.dstinternational.com
Contact: Paul Miller
617-482-8800
Fax: 617-482-8,878
Email: info@dstina.com
Global Portfolio System (GPS)

A UNIX-based, client/server multicurrency portfolio
accounting system that provides accurate transaction
processing and portfolio accounting for commonly
traded securities in international markets. A performance
measurement & attribution module called
OpenPerformance is available in conjunction with
GPS, as a standalone system or as a remote service.

HiInvest
Solaris, Unix/Xenix/AIX/HP-UX
IBM PCs, RS/6000, Sun, SunSparc

Eagle Investment Systems Corp,
One Wells Ave., Newton MA 02459
800-810-3819
Web Address: www.eagleinvsys.com
Contact: Laura Norwood
781-343-4498
Fax: 617-243-9897
Email: Istockwell@eagleinvsys.com
Contact: John Lehner
781-343-4494
Email: jlehner@eagleinvsys.com
Eagle PACE
Available as an ASP model
Active X, DOS, Novell, Oracle, Solaris, Unix/Xenix/AIX-HP/UX,
Windows, Windows 95, Windows 98, Windows NT
Compaq, Intel, Sun, SunSparc

Eagle PACE is a robust Web-enabled securities data
hub, based on a thin-client architecture. Eagle PACE
integrates data from over 50 standard interfaces and
systems into one common database, providing users
real-time access to data from anywhere at anytime.
With our OLAP reporting engine, clients can create
custom detailed reports through a simple wizard-like
approach.

Eagle has strategic partnerships with key professional
services, hardware and technical organizations.

INDATA
4660 La Jolla Village Drive Suite 650, San
Diego, CA 92122
858-404-6572
Web Address: http://www.indataweb.com
Contact: Christina Gardner
888-454-4060
Fax: 858-623-9778
Email: cgardner@indataweb.com
Contact: David J. Csiki
858-454-4060
Fax: 858-623-9778
Email: dcsiki@indataweb.com
Contact: Procter Lippincot
212-620-7100
Fax: 212-620-7166
Email: procter@spring-obrien.com
I.M.S. for Windows
Available as an ASP model
Windows, Windows 95, Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, Intel, NEC

I.M.S. for Windows is an enterprise-wide software
solution for all aspects of investment management.
The System utilizes an industry-standard relational
database platform (Microsoft SQL Server) that
results in a real-time, modular, and non-proprietary
solution. INDATA is a Microsoft Certified Solutions
Provider and I.M.S. is a complete Windows-based

product that uses Microsoft Windows or Windows NT
as its operating system. I.M.S. provides an organization
with the ability to streamline its day-to-day
operations by eliminating the inefficiencies produced
by using multiple systems, thereby improving the
effectiveness of portfolio management and trading
and creating true "straight-through processing."
I.M.S. also provides users with an open architecture
environment. What this means is that an organization
can finally control the direction of data flow, customize
their own reports, and dictate the general usage of
the system. I.M.S. contains six core modules and
each module addresses the specific needs of the
department within an organization that would use it.
You can combine all modules to provide a complete
enterprise solution or license the Back-Office or
Front-Office modules separately to complement existing
systems. The six modules are as follows:
Paramount Back-Office, APEX (Attribution and
Performance EXaminer), Paramount Reports, I.M.S.
Billing, Precision for Managers and Precision Trading.

Integrated Decision Systems
11150 Olympic Blvd., Ste. 600, Los Angeles,
CA 90064
Web Address: www.idsnet.com
Contact: Candy Cohen
212-575-7518
Fax: 212-575-7522
Email: info@idsnet.com
Contact: Colette Trenchard
+44-20-7457-5050
Fax: +44-20-7457-5060
Email: colette.trenchard@idsnet.com
Contact: Graham Paine
+44-20-7457-5050
Fax: +44-20-7457-5060
Email: graham.paine@idsnet.com
Contact: Menna Lloyd-White
310-478-4015 x211
Fax: 310-473-4352
Email: menna@idsnet.com
Global Investment Manager 2000
Oracle, Windows NT, Windows 98, Unix/Xenix/AIX/HP-UX,
  Windows, Windows 95, Solaris
IBM PCs, SunSparc. WANs, Sun. Intel, RS/6000, LANs

"GLOBAL INVESTMENT MANAGER 2000? is the
world's most robust portfolio management, performance
measurement, on-line compliance and trading
system - a single relational database solution.
Provides multicurrency accounting, pre-trade
decision-support and comprehensive
AIMR/GIPS-compliant performance automation.
Includes tax-efficient decision-support for front-end
trading, after-tax performance and WEBPort?
web-based portfolio reporting. GIM2000??s
client/server architecture runs on high-throughput
Unix servers and Windows user interfaces and supports
SQL report writers. Configurable reconciliation,
transaction and counterparty messaging interfaces."

Princeton Financial Systems, Inc.
600 College Rd. East, Princeton, NJ 08540
Web Address: www.pfs.com
Contact: Susan Stewart
609-987-2400
Fax: 609-514-4794
Email: info@pfs.com
PAM((R)) for Securities
Available as an ASP model
Novell, Windows NT

PAMA(R) for Securities is a n-tier Windows NTA(R)
-based investment system which provides complete
STP-ready front-to-back office functionality that can
be licensed for in-house use or accessed via the
Internet. PAM automates and integrates the entire
investment process including portfolio management,
compliance, analysis, trading, settlement, accounting,
performance measurement and reporting.

QED Information Systems, Inc.
7 Eves Dr., Marlton, NJ 08053
856-797-1200
Web Address: www.qedinfo.com
Contact: Jerry Winchester
856-797-1200
Fax: 856-797-9719
Email: winchest@qedinfo.com
IMS-2000
Available as an ASP model
Macintosh, Solaris, Windows, Windows 95, Windows 98,
   Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, Intel, Sun,
   SunSparc
Sun Server configured to any

"IMS-2000 is a multi-currency portfolio management
and investment accounting system for institutional
investors available for on-site installation or as a
browser-based Internet service (ASP). Utilizing true
client/server architecture, IMS-2000 provides fully
integrated straight-thru-processing, portfolio accounting,
real-time transaction capture, automated reconciliation,
analytics, performance measurement, and
reporting for all security types. Clients include pension
funds, investment advisors, private and public
treasuries, and other buy and sell side firms with
nearly 1 trillion US$ in collective market value."

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
AdvisorWare
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT

AdvisorWare investment management and accounting
system is a complete, integrated solution for the
investment advisor. A client/server application
designed for Windows NT, AdvisorWare provides for
multiple modules that process a unified flow of information,

including communications, research, portfolio
management, trading, and operations, as well as portfolio
accounting, financial accounting and tax accounting.

StarMine Corporation
715 Bryant Street, Suite 100, San Francisco,
California 94107
(877) 299-STAR
Web Address: http://www.starmine.com
Contact: David Lichtblau
(415) 536-0499
Fax: ((415) 536-0130
Email: dlichtbalu@starmine.com
StarStation

StarStation objectively quantifies how accurate and
timely each analyst is relative to other analysts covering
a stock. It then automatically generates
SmartEstimate by putting more weight on timely estimates
from the most highly rated analysts.
StarStation then identifies earnings surprise candidates
by indicating when timely estimates from historically
accurate analysts differ from the consensus
estimate.

TrueRisk Corporation
379 Adelaide St. West, Toronto, ON M5V
1S5
Web Address: www.truerisk.com
Contact: Gerald Quinlan
416 869-1119
Fax: 416 869-1116
Email: gerald.quinlan@risk.sungard.com
Positions
Available as an ASP model
Windows NT
LANs, Stand-alone PCs

Position keeping, limit and risk management application
for equities, equity derivatives and fixed income
instruments. Instrument coverage includes options
(vanilla and exotic), equity swaps, stock borrows, convertibles,
futures, forwards, and,fixed income instruments.
New instruments and pricing models can be
plugged-in as required. Reports include VaR, stress
testing, sensitivities, limits and P&L. Handles corporate
actions including dividends, splits and acquisitions
are.

Wall Street Analytics, Inc
395 Oyster Point Boulevard, Suite 215, South
San Francisco, CA 94080
650 266 9660
Web Address: www.wsainc.com
Contact: Chris Ames
44 20 7248 6711
Fax: 44 20 7504 8458
Email: info@wallstreetuk.com
Contact: Dave Grijalva
650 266 9660
Fax: 650 266 9661
Email: dave@wsainc.com

Contact: Jeff Foley
650 266 9660
Fax: 650 266 9661
Email: jeff@wsainc.com
Contact: Tom Geraghty
212 575 1249
Fax: 212 658 9547
Email: tom@wsainc.com
Portfolio Management Workstation
Windows 98, Windows NT
LANs, Stand-alone PCs

Provides risk and asset/liability management for an
entire portfolio of fixed income investments. Built with
both simplicity and power in mind, it gives you everything
from a simple birds-eye view of your portfolios
composition and risk down to a detailed analysis of a
particular investment's cashflow

PortfolioManagement/Integrated

DST International
27 Melcher Street, Boston, MA 02210
617-482-8800
Web Address: www.dstinternational.com
Contact: Paul Miller
617-482-8800
Fax: 617-482-8878
Email: info@dstina.com
HiPerformance
Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
IBM PCs, RS/6000, SunSparc, Sun

Eagle Investment Systems Corp.
One Wells Avenue, Newton, MA 02459
800.810.3819
Web Address: www.eagleinvsys.com
Contact: John Lehner
781-343-4400
Fax: 617.243.9897
Email: jlehner1@eagleinvsys.com
Eagle PACE

Eagle PACE is an innovative data hub/data warehouse
that augments and integrates analytical services
within portfolio accounting and trading data for
buy-side investment professionals to perform
drill-down, graphical and `slice-and-dice' reporting.

Maximum Data Corp.
Six Dunedin Cir., Ste. 610, Pinehurst, NC
28374
Contact: Eugene Good
(910) 295-3442
Fax: (910) 295-3442
Email: EugeneGood@bigfoot.com
MaxData Multicurrency Portfolio Management System
Unix/Xenix/AIX/HP-UX, Windows NT
RS/6000, Sun, SunSparc, Platform independent

The MaxData Portfolio Management System provides
the investment management firm with all the portfolio

accounting, performance management, and reporting
functions needed to support an investment management
business of any size.

Mitchell A. Fink Associates, Incorporated
350 Albany St., Ste. 10D, New York, NY
10280
Contact: Mitchell A. Fink
212.945.2882
Fax: 212.945.3152
Email: mfink@mfink.com
Portfolio Management System
OS/400
AS/400

Provides complete investment advisor processing
from automated trade and capital change entry
through client valuations.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
Antares 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows 98,
  Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, LANs

Antares 2000? makes it simple to trade and report on
fixed income, equities, FX, futures, options, repos,
and many other instruments.... all in one, simple
client-server application. Pre-trade compliance,
real-time position and P&L reporting, ?what-if? analysis,
FIX connectivity, ?Straight-Thru Processing,? and
portfolio modeling tools that can instantly be converted
to spread sheet format, are just some of the
features that set Antares 2000 apart. Anatres 2000
interfaces with CAMRA 2000 for complete
front-to-back office management of your portfolios.

SS&C Technologies. Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
CAMRA 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 98, Windows NT, Windows
  95
Compaq, LANs, Dell, Hewlett-Packard, IBM PCs, IBM mainframes

CAMRA 2000?, SS&C?s flagship investment
accounting product, delivers comprehensive
front-to-back office investment management with integrated
compliance monitoring, detailed performance
measurement, corporate actions and complete
automation of all post-trade processing and reporting.
CAMRA 2000 has over 150 reports available. Expand
CAMRA?s core functionality with the following modules:
ReportExpress?; Yield Book Interface?:
TBA/Dollar Roll; NAV; Fee Manager?: Performance.
DataCenter? and Rebalancer. It also can be integrated

with SS&C?s Antares 2000 trade order management
system. Application available on a license basis, outsourced
or ASP.

Debt & Derivatives
Available as an ASP model
Windows, Windows NT, Windows 95, Windows 98
Compaq, IBM PCs, LANs, WANs, Dell

Debt & Derivatives 2000? is a comprehensive tool for
any firm managing a debt and derivatives portfolio,
encompassing complex instruments such as swaps,
caps/floors/collars, FRAs, debt, futures, options,
F/X, spot/forwards, and bond forwards. The system
provides real-time transaction processing ? from pricing,
valuation, and risk analysis, straight through to
derivatives processing, accounting, management
reporting, and regulatory reporting.

TrueRisk Corporation
379 Adelaide St. West, Toronto, ON M5V
1S5
Web Address: www.truerisk.com
Contact: Gerald Quinlan
416 869-1119
Fax: 416 869-1116
Email: gerald.quinlan@risk.sungard.com
Positions
Available as an ASP model
Windows NT
LANs, Stand-alone PCs

Position keeping, limit and risk management application
for equities, equity derivatives and fixed income
instruments. Instrument coverage includes options
(vanilla and exotic), equity swaps, stock borrows, convertibles,
futures, forwards, and fixed income instruments.
New instruments and pricing models can be
plugged-in as required. Reports include VaR, stress
testing, sensitivities, limits and P&L. Handles corporate
actions including dividends, splits and acquisitions
are.

Wilshire Associates
1299 Ocean Ave., Santa Monica, CA 90401
1-310-451-3051
Web Address: http://www.wilshire.com
Contact: Michael D. Olson
+44 (0) 20.7814.7355
Fax: +44 (0) 20.7814.7356
Email: Quantum.europe@wilshire.com
The Wilshire Spectrum 2000
Windows NT
Compaq, Dell, IBM PCs, Stand-alone PCs

The Wilshire Spectrum 2000 was specifically
designed for asset managers and fund sponsors
requiring an enterprise-wide solution to performance
attribution and risk management for all assets and all
currencies. Drawing upon over 25 years experience
gained from the development of sophisticated analytic
tools for equity and fixed income portfolios, the

Wilshire Spectrum 2000 uniquely blends together
Wilshire's individual asset class analytic models to
create a unified framework for measuring risk and
attributing performances in multi-asset class and
multi-currency portfolios.

x.eye incorporated
144 Front St. W., Ste. 750, Toronto, ON M5J
2L7
Web Address: http://www.xeye.com
Contact: Ken Roebuck
416-601-9833
Fax: 416-601-9491
Email: info@xeye.com
x.eye
Unix/Xenix/AIX/HP-UX, Windows NT
IBM PCs, LANs, Sun

x.eye's unprecedented integration of Broker
Workstation functionality empowers advisors to
enhance revenue and productivity. It is a web-enabled
solution providing multi-currency portfolio management,
comprehensive relationship and wealth management,
including order entry, AIMR performance
and graphical statements.

Portfolio Management / Accounting

Advent Software Inc.
301 Brannan Street, San Francisco, CA
94107
Company Listing

BETA Systems
350 North Sunnyslope Road, Brookfield, WI
53005-621 t
800.BETA.SYS
Web Address: http://www.betasys.com/
Contact: Paul D. Berenson
800-238-2797
BETA Access

BETA Access connects the BETA Systems mainframe
to your firm's onsite database via a secure T1 line,
and provides you with convenient access to accurate
back office data tailored to the needs of your firm and
clients. All data flows from BETAHost, creating a single
source of distribution for greater data integrity.

BETALink Plus

BETALink Plus is a broker productivity tool which
allows investment advisors to pull up critical data – account
values, client information, appointments – via
an intelligent, flexible interface, right from their workstation.
They can also move seamlessly from the
BETALink market and account data with a simple
right-mouse click

BLServer

BL Server is a robust API solution that provides

access to BETA's mainframe databases. BL Server
supports both inquiry and update messages to the
databases. Some of the primary features include:
the application of all pertinent business rules to both
inbound and outbound requests, easy to use massage
format, stateless interactive communication protocol,
optional 24x7 access to data for inquiry, completely
redundant server farm, and multiple connections
per port.

DST International
27 Melcher Street, Boston, MA 02210
617-482-8800
Web Address: www.dstinternational.com
Contact: Paul Miller
617-482-8800
Fax: 617-482-8878
Email: info@dstina.com
Global Portfolio System (GPS)

A UNIX-based, client/server multicurrency portfolio
accounting system that provides accurate transaction
processing and portfolio accounting for commonly
traded securities in international markets. A performance
measurement & attribution module called
OpenPerformance is available in conjunction with
GPS, as a standalone system or as a remote service.

Eagle Investment Systems Corp.
One Wells Ave., Newton MA 02459
800-810-3819
Web Address: www.eagleinvsys.com
Contact: Laura Norwood
781-343-4498
Fax: 617-243-9897
Email: lstockwell@eagleinvsys.com
Contact: John Lehner
781-343-4494
Email: jlehner@eagleinvsys.com
Eagle STAR

Eagle STAR is a scalable, state-of-the-art Web-based
accounting system. Eagle STAR's thin-client architecture
allows it to be easily deployed on a corporate
intranet and/or over the Internet, lowering the total
cost of ownership. By utilizing a multi-threaded parallel
processing engine with open server platforms,
Eagle STAR delivers mainframe class transaction volumes
at a fraction of the cost.

Eagle has strategic partnerships with key professional
services, hardware and technical organizations.

Financial Models Co.
477 Madison Ave., 3rd Fl., New York, NY
10022
Web Address: http://www.fmco.com
Contact: John Fennelly
212-319-9730
PACER

PACER is a robust, client server portfolio management/accounting

system designed to manage securities
trading/settlement in major international markets.
Handles multiple financial instruments including: fixed
income, equity, futures and derivatives. Real-time,
relational database system with comprehensive, flexible
reporting features.

Financial Software Corporation
1645 Saw Mill Rd., P.O. Box 150, Birchrunville,
PA 19421
800-434-6221
Web Address: http://www.fscorp.net
Contact: Sarah M. Reader
610-469-4675
Fax: 610-469-0200
Email: reeders@fscorp.net
Genisys
Digital VMS
DEC Alpha

Please see our datasheet in the Portfolio
Management/Accounting Systems: General Portfolio
Management Systems Category

FinancialCAD Corp.
7455 132nd Street Suite 100, Surrey, BC
V3W 1 J8
800-304-0702
Web Address: www.fincad.com
Contact: Robert Park
604-572-3682
Fax: 604-501-2792
The Perfect Hedge
Available as an ASP model
Platform independent

The Perfect Hedge is a FAS 133 reporting service
providing mark-to-market and hedge effectiveness
reports. Web based user-interface allows for remote
access and group collaboration anywhere.

HWA International, Inc.
2565 Horizon Lake Drive, Suite 110, Memphis,
TN 38133
(800) 328-8661
Web Address: www.hwainternational.com
Contact: Bill Schamroth
800-328-8661
Fax: (901) 388-5574
Email: bill@hwainternational.com
TrustNet

TrustNet is a comprehensive in-house trust accounting
system. Standard features includes: cash sweep,
extensive ticklers, income projections with dividend
and interest mapping, automatic fee calculations, easy
reversals, annually updated government forms, IRA,
1099 and magnetic media reporting, Schedule Ds, tax
worksheets, group purchases/sales, user-defined
transactions codes, and much more. Options include:
performance measurement, portfolio modeling, **report
generator**, SMAC, tax preparation and custodial

interfaces, automated market pricing and checkwriting.

ITS Associates, Inc.
36 Washington Street, Wellesley, MA 02481
Web Address: http://www.itsww.com
Contact: Leslie Owren
617 528 7800
Email: lowren@itsww.com
Query2

Query2 is a Windows-based desktop information system
for portfolio managers. As a front-end system,
Query2 uses data provided by the accounting server
and other sources to give managers customized displays,
filters and graphics.

SunGard Asset Management Systems
104 Inverness Center Place, Suite 325,
Birmingham, AL 35242
800/633-3694
Web Address: http://www.asset.sungard.com
Contact: Jennifer Reid
610-251-6668
Fax: 610-251-6585
Email: jreid@sungardams.com
Contact: Scot Kelly
Contact: Steve Borst
704-561-8355
Fax: 704-527-9741
Email: steve.borst@clt.sungardtrust.com
OmniES
Available as an ASP model
IBM MVS, Windows NT, Windows 95, Windows 98
IBM mainframes, LANs, WANs, Intel

A comprehensive real-time asset management solution
designed to meet the client service needs of
today?s upper tier trust, custody and asset management
firms. Internet access is provided for an institution?s
clients, including the ability to execute a variety
of transactions. Customer Relationship Management
and investment workstations support the front office,
Omni ES is designed to facilitate straight-through-processing
and is integrated with AddVantage Front
Office.

TrustWare II
Digital VMS
DEC Alpha, DEC VAX

An on-line, real-time asset management solution for
trust accounting, asset management, and employee
benefit accounting that is used primarily by medium to
large bank trust, custody and securities departments
and investment management firms. The Trustware 11
solution provides a fully integrated web-based workflow
product for forms routing and timely approval of
critical transactions and information. Clients are also
provided with Internet access to the real-time account
data needed to make informed decisions. Trustware
11 delivers straight-through processing for all critical
functions and includes seamless interfaces with

best-of-breed investment solutions. Trustware 11 is a
flexible product that delivers comprehensive functionality,
open technology and unparalleled system capacity.
Trustware 11 is integrated with AddVantage Front
Office.

Portfolio Management Systems,
Compliance

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
Antares 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows 98,
  Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, LANs

Antares 2000? makes it simple to trade and report on
fixed income, equities, FX, futures, options, repos,
and many other instruments.... all in one, simple
client-server application. Pre-trade compliance,
real-time position and P&L reporting, ?what-if? analysis,
FIX connectivity, ?Straight-Thru Processing,? and
portfolio modeling tools that can instantly be converted
to spread sheet format, are just some of the
features that set Antares 2000 apart. Anatres 2000
interfaces with CAMRA 2000 for complete
front-to-back office management of your portfolios.

RDMS

Hewlett-Packard Company
399 Park Avenue, New York, NY 10022
Web Address: http://www.hp.com/go/fsi
HP 9000 Series 700/800

Hewlett-Packard is the world's #1 Open Systems
Solutions Provider, combining industry-leading performance
at competitive prices, the highest reputation
for service and support, and partnerships with major
financial services industry application vendors.

Risk Management

BARRA
2100 Milvia, Berkeley, CA 94704
510/548-5442
Web Address: http://www.barra.com
Contact: Bryan Lewis
212/785-9630
Fax: 212/785-9639
Email: bryan.lewis@barra.com
Contact: Jane Hisock
510.548.5442
Fax: 510.548.4374
Email: jane.hiscock@barra.com
BARRA Aegis System((TM))
Windows 98, Windows NT
Compaq, Dell, Epson, Fujitsu, Hewlett-Packard, Hitachi. IBM
  PCs, Intel, LANs, Stand-alone PCs, Platform independent,

Other (please specify)
any standard desktop

The BARRA Aegis System is the premier decision
support tool used by equity portfolio managers and
traders worldwide to manage portfolio risk relative to
a specified benchmark, It allows users to precisely
measure portfolio risk, identify the sources of risk,
and construct portfolios that focus on intended bets
while minimizing incidental risks. The BARRA Aegis
System's global asset coverage and powerful analytics
offers investment professionals unprecedented
control over investment results,

BARRA
2100 Milvia, Berkeley, CA 94704
5 t 0/548-5442
Web Address: http://www.barra.com
Contact: Bryan Lewis
212/785-9630
Fax: 212/785-9639
Email: bryan.lewis@barra.com
Contact: Jane Hisock
510.548.5442
Fax: 510,548.4374
Email: jane.hiscock@barra.com
BARRA Cosmos System((TM))
Windows 98 Windows NT
Compaq, Dell, Epson, Fujitsu. Hewlett-Packard. Hitachi, IBM
  PCs, Intel, LANs, Stand-alone PCs, Platform independent,
  Other (please specify)
any standard desktop

The BARRA Cosmos System enables fixed income
portfolio managers to optimize returns and manage
risk in a multi-currency, global fixed income portfolio.
Users can implement bond. derivative and currency
strategies that reflect their unique investment style
while controlling foverall risk exposures, With comprehensive
analytics and coverage of more than 22 markets.
Cosmos is an indispensable decision support
tool for managing global fixed income portfolios.

The BARRA Aegis(TM) System

The BARRA Cosmos(TM) System

Financial Software Systems
2300 Computer Avenue, Suite M-66, Willow
Grove, PA 19090
Web Address: http://www.fssnet.com
Contact: Judy Cossu
212 265 6864
Fax: 212 265 6908
Email: JCossu@fssnet.com
Contact: Leigh Ann Wolfe
215 784 1100
Fax: 215 784 1101
Email: LAWolfe@fssnet.com
Contact: Michael Snoek
44 207 709 77 66
Fax: 44 207 709 77 67

Email: MSnoek@fssnet.com
SPECTRUM
Solaris, Windows NT, Other
Intel, LANs, Stand-alone PCs, Sun, SunSparc, WANs
Windows 2000

Spectrum is fully integrated front-, middle- and
back-office treasury management system for FX and
IR dealers and risk managers, Spectrum is on-line,
multi-user and multi-tasking Its client/server architecture
enables real-time risk management on a global
basis.

Infinity, A SunGard Co.
560 Lexington Avenue, New York, New York,
CA 10022
Web Address: www.infinity.com
Contact: Richard Walker
Infinity

Infinity delivers solutions that integrate the financial
enterprise through best-of-breed applications for trading,
processing, and risk management. Infinity's customers
compete in a variety of different markets, from
banking, insurance and asset management to the
energy and public utility sector.

Monis Software Inc.
122 E. 42nd St., Ste. 2815, Chanin Bldg., New
York, NY 10168
Web Address: http://www.monis.com
Contact: Brent Isaacs
1 (212) 573-6733
Fax: 1 (212) 573-6740
Email: info@monis.com
Monis Convertibles XL

Global standard for evaluating Convertible bonds,
Prefs, DECS, ELKS, PEPS, PERCS, LYONS and
Resets. Three factor model that takes into account
stochastic equity, default risk and interest rates.
Convertible Bond data available that is updated daily.

Monis Convertibles XL; Monis Equity Options XL; Monis
Generalized Monte Carlo XL; Monis Interest Rat

Global standard for evaluating the most comprehensive
range of derivatives. Modules include advanced
models for interest rate, currency and equity derivatives
including exotic options and convertible bonds.
Superfast Monte Carlo engine for user defined payoffs
with full term structure treatment of interest
rates, volatilities and dividends.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com

Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
RISKMASTER/World
Available as an ASP model
Windows, Platform independent
LANs, WANs

RISKMASTER/World is the risk management industrys
largest-scale 32-bit RMIS client server database
program. It features an advanced web-enabeled architecture,
which lets users easily integrate it with their
intranets. No other program has more modules covering
more risk management topics. Many Fortune 500
companies and hundreds of other leading organizations
rely on RISKMASTER.

PeopleSoft
4460 Hacienda Drive, Pleasanton, CA 94588
888/773-8277
Web Address: www.peoplesoft.com
PeopleSoft Financials; Profitability Management;
HRMS; Treasury

PeopleSoft provides innovative software for accounting,
profitability management, treasury management,
and human resources. With nearly 350 financial service
customers, PeopleSoft is recognized for superior
customer service, flexible and functionalsolutions, and
strong growth.

SAS Institute
SAS Campus Dr., Bldg. J4146, Cary, NC
27513
Web Address: www.sas.com
Company Listing

SunGard Treasury Sytems
23586 Calabasas Rd. Suite 102, Calabasas,
CA 91302
800-323-4666
Web Address: www.treasury.sungard.com
Contact: Jon Dunmore
1 +818-223-2300
Fax: 1 +818-223-2301
Email: info_pls@treasury.sungard.com
GTM
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
IBM PCs, Intel, Stand-alone PCs

GTM (Global Treasury & Risk Management System) - supports
a wide range of sophisticated currency,
commodity, and interest-rate instrument trading and
risk managment, while aslo integrating cash management,
accounting (including FAS 133 compliance) and
administration within a single environment. In coner
with eTreasury, GTM provides sophisticated
browser-based treasury managemnt processing on
corporate/government intranets and extranet with
Internet connectvity for the straight-through procesing

of information and transaction exchange between
GTM and financial service systems.

Quantum
Available as an ASP model
Windows, Windows 98, Windows 95
IBM PCs, Stand-alone PCs, Intel

Quantum - a powerful front, middle and back-office
treasury management system providing fully integrated
treasury, risk, accounting (including FAS 133
compliance) and cash managment capabilitiies, along
with full pricing models on all commonly traded instruments.
Quantum is the perfect treasury solutin for
medium and large sized multinational corporates and
intermediate financial institutions, which require the
latest in functionality and technology for the treasury
function, In concert with eTreasury, Quantum provides
sophisticated browser-based treasury managment
processing on corporate/government intranets and
extranets and Internet connectivity for the
straight-through processing of information and transaction
exchange between Quantum and financial service
systems.

TrueRisk Corporation
379 Adelaide St. West, Toronto, ON M5V
1S5
Web Address: www.truerisk.com
Contact: Gerald Quinlan
416 869-1119
Fax: 416 869-1116
Email: gerald.quinlan@risk.sungard.com
Positions
Available as an ASP model
Windows NT
LANs, Stand-alone PCs

Position keeping, limit and risk management application
for equities, equity derivatives and fixed income
instruments. Instrument coverage includes options
(vanilla and exotic), equity swaps, stock borrows, convertibles,
futures, forwards, and fixed income instruments,
New instruments and pricing models can be
plugged-in as required. Reports include VaR, stress
testing, sensitivities, limits and P&L. Handles corporate
actions including dividends, splits and acquisitions
are.

Wipro Technologies
72, Keonics Electronic City, Hosur Main Road,
Bangalore 561 229
+91-80-8520 526
Web Address: www.wipro.com
Contact: Umesh Kumar Rai
+91-80-8520 408
Fax: +91-80-8520 478
Email: umesh.rai@wipro.com

57/9/21 (Item 21 from file: 16)
08334931 ? ?Supplier Number: 69250891

INSURANCE ADMINISTRATION.(Buyers Guide)
Insurance & Technology , v 26 , n 2 , p 15
Jan 15 , 2001
ISSN: 1054-0733
Language: English ? ?Record Type: Fulltext Abstract
Article Type: Buyers Guide
Document Type: Magazine/Journal ; Trade
Word Count: 8199

Abstract:

A listing of vertical-market administration tools for the insurance
industry is presented. Some products are complex software suites installed
at the company site, while others are hosted ASP solutions. Simpler
administrative tools include basic data transformation utilities and
billing and collection products. Vendors are listed alphabetically along
with detailed contact information and some specifics about the products
offered.

Text:

 AMS Services Inc

3 Waterside Crossing, Windsor, CT 06095
     800/444-4813
     Web Address: www.ams-services.com
     AMS for Windows
     Available as an ASP model

     AMS for Windows and its ASP-hosted counterpart,
     AfW Online are AMS' mainstream solutions for most
     medium to large size agencies. Small commercial
     lines agents are also finding it a good fit - especially
     AfW Online. AMS for Windows was the first full-featured
     Client-Server agency management system utilizing
     a true SQL/NT platform. Highlights include: Wide
     Area Network support, automated marketing

CampaignSystem, Image Integration, Networked Fax
Server, Integrated Rating, Risk Surveys, Upload and
Download.

Applied Systems
200 Applied Parkway, University Park IL 60466
800-999-5368
Web Address: www.appliedsystems.com
Contact: Tony Villa
800-999-5368, x22832
Fax: 708-534-2266
Email: tvilla@appliedsystems.com
WARP

WARP is an Internet communications and data transformation
tool that enables real-time insurance transactoins
to occur fform within an independent agent's
existing agency nmanagement software and an insurance
carrier's policy processing.
Strategic partnerships: Microsoft, WANS, Rackley

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email:info@genelco.com
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned

(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
Contact Partner 2000
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs

A state-of-the-art client management and marketing
system developed utilizing the latest Microsoft development
tools. The system is designed to manage
business and daily activities, while providing organization,
improved productivity and office automation
tools. The marketing features in the system allow
users to prospect for new business and increase
client loyalty. With integrated add-on components
including Commission Tracking, Plan Tracking, Laptop
Sync, Palm-Partner Link and a DST Internet
Investment module, Contact Partner provides the
most comprehensive method for making your business
successful and is the system of choice for top
producers.

Agent Compliance

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS
Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution
(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs). COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture.

Agent Licensing

Genelco Incorporated

1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs,
Features include new business processing, underwritlng
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Agent Relations

Cover-All Technologies Inc.
18-01 Pollitt Drive, Fair Lawn, NJ 07410
Web Address: http://www.cover-all.com
Contact: Harvey Daniels
201-703-3206
Fax: 201-475-9287
Email: hdaniels@cover-all.com
Agency Manager
Novell, Oracle, Windows 95, Windows 98, Windows NT
Compaq, Data General, Dell, DEC Alpha, Epson,

Hewlett-Packard, IBM PCs, Intel, LANs, Sun, WANs
Agency Manager is a comprehensive and versatile
tool for managing your agency force. It captures a
wide range of data on agencies, as well as the producers
and employees within them. This application
will enable your company to centrally manage your
sales force characteristics.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400,
Fax: 214-630-7694
Email: nancybass@mynd.com
eBusiness Solutions
Available as an ASP model
Windows, Platform independent
AS/400, IBM mainframes, IBM PCs, LANs, Stand-alone PCs,
WANs

Mynd?s eBusiness solutions allow companies to take
advantage of the revolutionary changes the Internet

304

brings, allowing many transactions to be conducted
by distributors, banks, agents, brokers, and consumers,
via the Internet or corporate intranets. The
enabling architecture supports secure value-added
electronic commerce and an XML interface to
Mynd?s web-enabled enterprise systems.

Trilogy
6034 West Courtyard Dr, Austin, TX 78730
1-877-292-3266
Web Address: www.trilogy.com
Distribution Channel Management
Platform independent

Trilogy's Distribution Channel Management solution
helps executives manage multiple business units and
captive, independent, and electronic distribution channels
through a single electronic system. It provides
financial executives the flexibility to actively manage
increasingly complex distribution networks by moving
the management applications into the hands of business
users. DCM empowers organizations to manage
distributor data, ensure compliance and produce
regulatory reports, manage complex compensation
plans, and report distribution and compensation data
to the home office, executives, and channels.

Annual Statement Preparation

A.M. Best Company
Ambest Rd., Oldwick, NJ 08858
908-439-2200
Web Address: http://www.ambest.com
Best ESP Services
Best ESP Services is accurate, efficient filing software
for your annual and quarterly statements.
Benefit from built-in spreadsheets, enhanced features,
test ratios, cross-**checks**, Internet capabilities,
unparalleled technical support, and more! Available on
CD-ROM

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com
Enterprise Filing System, EFS
Available as an ASP model

EFS automates the process of statutory filing with
State Insurance Departments and the NAIC.
Software is available for Property/Casualty,
Life/Health, HMO, HMDI, LHSO, NY Supplement,
separate accounts, and consolidated companies.

Annuities, Fixed

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO

63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HR Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,

RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies,

NetIncome/Payout System
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs
A stand -alone repetitive payment system that may be
integrated with administration systems including
Mynds CyberLife. NetIncome supports administering
and extensive number of payout options for both fixed
and variable payouts. The functionality includes quoting
payout amounts, processing a repetitive payment
stream, **generating** accounting and financial records,
providing tax **reporting**
, calculating reserves, and performing
other functions necessary for the full administration
of annuities, IRA's, spplementary contracts,
structured settlements and lotteries.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701- 2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/6000, Stand-alone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products. NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169

Email:
William.Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business
practices in approximately 50% of the time
required in a traditional systems development effort.
The reusablility of models maximizes time to market
for new products and new **versions** of established
products but does not cause **version** conflict as each
product stands on its own and its own environment.
Perfect for ASP or BPO.

Annuities, Market Value Adjusted

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300

Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95. Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies,

NetIncome/Payout System
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs
A stand -alone repetitive payment system that may be
integrated with administration systems including
Mynds CyberLife. NetIncome supports administering
and extensive number of payout options for both fixed
and variable payouts. The functionality includes quoting
payout amounts, processing a repetitive payment
stream, **generating** accounting and financial records,
providing tax **reporting**
, calculating reserves, and performing
other functions necessary for the full administration
of annuities, IRA's, spplementary contracts,
structured settlements and lotteries.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/6000, Stand-alone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products. NaviSys Home Office also helps insurers
streamline back office underwriting functions.

NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

Annuities, Single Premium Deferred

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP, Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology,

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980

Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies,

NetIncome/Payout System
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs

A stand -alone repetitive payment system that may be
integrated with administration systems including
Mynds CyberLife. NetIncome supports administering
and extensive number of payout options for both fixed
and variable payouts. The functionality includes quoting
payout amounts, processing a repetitive payment
stream, **generating** accounting and financial records,
providing tax **reporting**
, calculating reserves, and performing
other functions necessary for the full administration
of annuities, IRA's, spplementary contracts,
structured settlements and lotteries.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/6000, Stand-alone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products. NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and

reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

Annuities, Variable

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaria, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP. Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions
communicating information to distributors and customers at
any time from any place, BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400

Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

NetIncome/Payout System
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs

A stand –alone repetitive payment system that may be
integrated with administration systems including
Mynds CyberLife. NetIncome supports administering
and extensive number of payout options for both fixed
and variable payouts. The functionality includes quoting
payout amounts, processing a repetitive payment
stream, **generating** accounting and financial records,
providing tax **reporting**
, calculating reserves, and performing
other functions necessary for the full administration
of annuities, IRA's, spplementary contracts,
structured settlements and lotteries.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800 701,2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/ 6000, Stand alone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products, NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

OAS Software Corp.
112 North First Ave., Suite 301, St. Charles, IL
60174
800/546-2990
Web Address: http://www.oasvas.com
Contact: Anthony Shanenn
630/513-2990
Fax: 630/513-2995
Email: AGShaneen@oasvas.com
OAS/VAS - Online Variable Annuity System
Available as an ASP model
Windows 95. Windows 98, Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, Intel, Stand-alone
PCs, Sun

Variable Annuity Administration System on n-Tier,
Client/Server, Windows with Relational
Database. Asset Reallocation, DCA (w/Bonus), ISO,
Systematic Withdrawals, RMD, Financial and
Non-Financial History, Undo/Redo, General and
Separate Accounting, Stepped-Up Death Benefits
and Guaranteed Account Value.

OAS/VAS w/RPAY - immediate Variable Annuity Payout
System
Available as an ASP model
Windows 95, Windows 98, Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, Intel, LANs,
Stand-alone PCs, Sun

Immediate variable Annuity Repetitive Payout System
on n-Tier, Client/Server, Windows NT. Administers life
and non-life settlement options. Includes Quote,
Transfers, Asset Reallocation, Withdrawels, Payout
Guarantees, Financial and Non-Financial History,
Undo/Redo, General and Separate Accounting,

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William.Rich@sherwoodinternational.com

Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients

locale, AMARTA consists of a set of best practice process models and data models, and workflow engine and code generator that combine to produce PL/SQL code which is tailored to a company's business practices in approximately 50% of the time required in a traditional systems development effort. The reusablility of models maximizes time to market for new products and new **versions** of established products but does not cause **version** conflict as each product stands on its own and its own environment. Perfect for ASP or BPO.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
CLAS

CLAS is an individual life administration system offered on a time sharing/service bureau basis, which supports the standard processing requirements of common insurance products. Features include administration of COLI/BOLI, Universal Life, SVUL, UVL, and Variable Life products and Annuities, as well as interest sensitive products. CLAS boasts quick time to market with a time tested system running on equipment in a SunGard operated environment. Nightly cycle generates interfaces and data to client designated systems and print centers.

Application Processing

e-Nable.com Corp.
100 LowderBrook Drive, Westwood, MA
02090
781-751-6134
Web Address: www.e-nable.com
Contact: Erin McQuillan
Email: emcquillan@e-nable.com

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus

Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Insurance Technologies
Two S. Cascade Ave., Colorado Springs, CO
80903
888/678-4487
Web Address: http://www.insurancetechnologies.com
Contact: Tonya Bjurstrom
ForeSight((TM))

Fast Clean. Intuitive. Advanced. New business and
inforce illustration system provides fast calcs, clean
solves and output. An intuitive GUI handles advanced
marketing concepts Includes concept wizards, graphing
capabilities and an asset allocation module.
Internet capable.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,

object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Front Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows 98. Windows
NT
IBM PCs, RS/6000, Stand-alone PCs, Sun

Navisys Front Office is a highly intergrated suite of
net-centric front office solutions that provides on-line
producer management, quotation, application entry,
underwriting and customer service while seamlessly
intergrating with the back office. NaviSys Front
Office helps insurers manage multiple distribution
channels and better service customers. Eliminates all
of the redundant data entry and processes found in
disconnected systems, reducing the time to underwrite
policies and increasing revenue. May be implemented
in its entirety or as individual components.

NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98

IBM PCs, RS/6000, Stand-alone PCs
NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products, NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

SOLCORP
1333 Butterfield Rd,, Ste. 500, Downers
Grove, IL 60515
Web Address: www.solcorp.com
Contact: Stephen Kendrick
630-960-4604
Fax: 630-4607
Email: sales@solcorp.com
SOLCORP/APEX (APEX)
Windows 95, Windows 98. Windows NT
IBM compatible PC or laptop,

SOLCORP/APEX (APEX) a powerful PC-based application
entry system with built-in underwriting capabilities,

reduces the costs and complications of perparing
and processing new applications for life, health
and annuity busines. An intuitive interface enables
brokers and agents to electronically capture all application
information directly at the point of sate and
upload completed applications and supplemental
questionnaires into the insuring company s administration
system for further processing. APES is available
under the MS Windows 95 & MS Windows NT platforms

Asset/Liability Management/Modeling

Oracle Corporation
500 Oracle Pkwy., Redwood Shores, CA
94065
Web Address: www.oracle.com
Company Listing

SS&C Technologies, Inc.
80 Lamberton Rd,, Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
Finesse 2000
Windows, Windows 95, Windows 98, Windows NT
Dell, IBM PCs

Finesse 2000? is the complete dynamic financial
analysis (DFA) modeling and decision support system
for property/casualty professionals. A financial simulation
tool designed to balance the dynamics of financial
accounting, economic value and risk. Finesse
2000 is unique in its ability to express results in
real-world terms: ROE, EPS, GAAP earnings, Capital
Ratios, and other performance metrics used on a daily
basis in the executive suite.

PTS 2000
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows 98,
Windows NT
Compaq, Deli, Hewlett-Packard, IBM mainframes, IBM PCs,
LANs

PTS 2000 is the life insurance industry?s premier
financial modeling and decision support system for
asset-liability management and pricing. The advanced
corporate modeling platform is built on three major
principles? Completeness of Assets and Liabilities
modeled, Direct Access to Data, and Adherence to
Corporate Standards, PTS 2000 gives users clear,
reliable, relevant decision making information on even
the most complex data.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100

Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS
Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution
(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs). COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture.

Benefits, Cafeteria & Flexible Plans

Datapath
1501 Westpark Drive, Suite 9, Little Rock, AR
72207
1-800-633-3841
Web Address: http://www.dpath.com
Contact: John Robbins Sr.
501-296-9990 X203
Fax: 501-296-9940
Email: jrobbinssr@dpath.com
DataPath125
Available as an ASP model
Windows, Windows 95, Windows 98. Windows NT
Intel, LANs, WANs

Specifically designed for Section 125 Cafeteria Plans,
POPs, FSAs and Full-Flex, DataPath 125 was the first
substantial Windows-based system of its kind on the
market, and continues to lead the way. DataPath125
helps automate manual processes with features like
MICR **check** printing, global claims processing and
direct deposit while empowering employees with
self-serve modules like Internet-based I-Flex and IVR
component OmniLine. DataPath125 conducts compliance
testing, generates signature-ready,
DOL-approved Form 5500, and imports census, payroll
and claims information.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT

319

AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Benefits, Defined Contribution

DataPath
1501 Westpark Drive, Suite 9, Little Rock, AR
72207
1-800-633-3841
Web Address: http://www.dpath.com
Contact: John Robbins Sr.
501-296-9990 X203
Fax: 501-296-9940
Email: jrobbinssr@dpath.com
DataPath125
Available as an ASP model
Windows, Windows 95, Windows 98. Windows NT
Intel, LANs. WANs

Specifically designed for Section 125 Cafeteria Plans,
POPs, FSAs and Full-Flex, DataPath125 was the first
substantial Windows-based system of its kind on the
market, and continues to lead the way. DataPath125
helps automate manual processes with features like
MICR **check** printing, global claims processing and
direct deposit while empowering employees with
self-serve modules like Internet-based I-Flex and IVR
component OmniLine. DataPath125 conducts compliance
testing, generates signature-ready,
DOL-approved Form 5500, and imports census, payroll
and claims information.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Health Claims Plus
Available as an ASP model

OS/400. Windows 95. Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS
Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution
(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs). COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture.

Benefits, Enrollment

DataPath
1501 Westpark Drive, Suite 9, Little Rock, AR
72207
1-800-633-3841
Web Address: http://www.dpath.com
Contact: John Robbins Sr.

501-296-9990 X203
Fax: 501-296-9940
Email: jrobbinssr@dpath.com
DataPath125
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Intel, LANs, WANs

Specifically designed for Section 125 Cafeteria Plans,
POPs, FSAs and Full-Flex, DataPath125 was the first
substantial Windows-based system of its kind on the
market, and continues to lead the way. DataPath125
helps automate manual processes with features like
MICR **check** printing, global claims processing and
direct deposit while empowering employees with
self-serve modules like Internet-based I-Flex and IVR
component OmniLine. DataPath125 conducts compliance
testing, generates signature-ready,
DOL-approved Form 5500, and imports census, payroll
and claims information.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
GroupWeb (TM)
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs
Windows 2000

A powerful Internet software application that enables
customers to view eligiblity, claims data, and available
benefits 24x7. Insured individuals, benefit administrators
and health providers get online, real-time access
to valuable information, as well as answers to frequently
asked questions. Provides claim submission,
form inquiry, EOBs, billing and policy documents.
Allows access, using a Web browser, to multiple
administration systems. Has built-in security.
Enhances customer service without incurring greater
administration costs. (GroupWeb is a trademark of
Genelco Incorporated.)

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication

components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support,

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS
Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution
(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs). COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture.

Benefits, Pension

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS

Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution
(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs). COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture.

Benefits, Administration

DataPath
1501 Westpark Drive, Suite 9, Little Rock, AR
72207
1-800-633-3841
Web Address: http://www.dpath.com
Contact: John Robbins Sr.
501-296-9990 X203
Fax: 501-296-9940
Email: jrobbinssr@dpath.com
DataPath125
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Intel, LANs, WANs

Specifically designed for Section 125 Cafeteria Plans,
POPs, FSAs and Full-Flex, DataPath125 was the first
substantial Windows-based system of its kind on the
market, and continues to lead the way. DataPath125
helps automate manual processes with features like
MICR **check** printing, global claims processing and
direct deposit while empowering employees with
self-serve modules like Internet-based I-Flex and IVR
component OmniLine. DataPath125 conducts compliance
testing, generates signature-ready,
DOL-approved Form 5500, and imports census, payroll
and claims information.

Genelco Incorporated
1600 South Brentwood Blvd., St, Louis, MO
63 t 44.1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,

including various point-of-service and managed care
options, Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates, Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments, Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters, Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS
Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution
(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs). COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture.

Billings & Collection

Cover-All Technologies Inc.
18-01 Pollitt Drive, Fair Lawn, NJ 07410
Web Address: http://www.cover-all.com
Contact: Harvey Daniels
201-703-3206
Fax: 201-475-9287
Email: hdaniels@cover-all.com
Billing Manager
Novell, Oracle, Windows 95, Windows 98, Windows NT
Compaq, Data General, Dell, DEC Alpha, Epson,
Hewlett-Packard, Intel, LANs, Sun, WANs

Billing Manager is a three-component application that
supports billing, commissions and cash administration.

This flexibile software supports direct bill, including
direct deposit, and account or individual bill, as
well as user-customized billing plans. Other features
provide you with inquiry support and workflow efficiency.

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict
800/322-4220, x 6531
Fax: 515/267-6555
Email: lbenedict@freedomgroup.com
FREEDOM Systems Outsourcing
Available as an ASP model
IBM MVS, VSE
IBM mainframes

Take advantage of the FREEDOM Personal Lines
Series and Commercial Lines Series, as well as systems
for billing, claims, and management reporting.
We also have laser printers, insertion equipment, mail
sorting and processing equipment, and more.
Cost-effective solutions, proven technology, and processing
expertise.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-t330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP modem
OS/400, Windows 95, Windows 98, Windows NT
ASt400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
fife and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

GroupWeb (TM)
Available as an ASP model

Windows 95. Windows 98, Windows NT
IBM PCs
Windows 2000

A powerful Internet software application that enables
customers to view eligiblity, claims data, and available
benefits 24x7. Insured individuals, benefit administrators
and health providers get online, real-time access
to valuable information, as well as answers to frequently
asked questions. Provides claim submission,
form inquiry, EOBs, billing and policy documents.
Allows access, using a Web browser, to multiple
administration systems. Has built-in security.
Enhances customer service without incurring greater
administration costs. (GroupWeb is a trademark of
Genelco Incorporated.)

Life Support Plus
Available as an ASP model
OS/400
AS/400

An internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
POINT Browser 8.0/S3+
Available as an ASP model
Windows, Windows NT, Platform independent
AS/400, IBM PCs, LANs, Stand-alone PCs, WANs, IBM mainframes

POINT 8.0 and S3+ are fully integrated eBusiness
solutions that feature browser-based insurance processing
for all lines of business, as well as interfaces
to key document management and reporting software.
These property and casualty processing systems
can be accessed via traditional online screens
through a web browser. The flexibility of the browser
user interface allows insurance companies to easily
deploy the systems capabilities in -house or from
remote locations.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS
Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution
(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs), COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture,

Broker / Dealer

BenefitMall.com
4851 LBJ Freeway, Suite 1100, Dallas, TX
75244
888-338-6293
Web Address: www.benefitMall.com
Contact: Jerianne Thomas
469-791-3300
Fax: 469-791-3400
Email: jeriannet@benefitmall.com
online small business group insurance
Available as an ASP model

BenefitMall.comSM is the complete online exchange
for buyers, sellers, and providers of employee benefits
for small companies. The company currently manages
$750 million in annualized premiums and is selling
over $1 million per business day in new premiums
through a network of more than 15,000 independent
brokers nationally who are registered with
BenefitMall.com. BenefitMall.com offers online
access to more than 9,000 employee-benefits plans
from more than 100 leading insurance carriers.

Boeckh
2885 S. Calhoun Rd., New Berlin, WI 53151
800.285.1288
Web Address: http://www.boeckh.com
Contact: Dick Brooks

800/285-1288
Fax: 262/780-0306
Email: Sales@Boeckh.com
BoeckhValue.com
Available as an ASP model

BoeckhValue.com is an Internet application providing
access to information needed for valuation and risk
analysis of virtually any residence in the United States
and Canada. If complete property information isn't
available, BoeckhValue.com will provide supplementary
property information based on the home's location.
BoeckhValue.com accesses credit reports,
claims histories, flood zones and more. Log on to
wvvwBoeckh.com and use your credit card for a
$5.00 trial, or call our sales department for a free trial.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents,
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more, Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus,

Case Management

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Health Claims Plus

Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Check/Item Processing Systems

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT

330

AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates, Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters, Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Claims Administration

Apex Data Systems
6464 E. Grant Rd., Tucson AZ85715
520-298-1991
Web Address: www.apexdatasystems.com
Contact: Dwight Babcock, Cindy Stewart, Lori
Tartaglia.
Fax: 520-296-7948
Email: apexdata@aol.com
Cognac*Express Consolidated Administration and
Claims Adjudication System
LAN Manager, Lantastic (Artisoft), Linux, Novell, platform
independent, Windows, Windows 95, Windows
98, Windows NT.

Apple, AST Research, AT&T/NCR, Bull, Compaq,
Data General, Dell, Epson, Fujitsu, Hewlett-Packard,
IBM PCs, Intel, LANs, NEC, stand-alone PCs, Tandy,
Texas Instruments, WANs, Zenith.
Dynamic, administration and claims processing for
health, life, dental, vision, long and short term disability,
and LTC products including rating, enrollment, premium
billing and collection, agent commissions,
claims adjudication and fully consolidated reporting
with actuarial analyses and user query for group,
association, individual and voluntary payroll deduction.
Support for any number of carriers, any number of
plans for full cafeteria benefit selection. Complete
online transaction history, management and cost containment
features. Over 25 years experience and
Windows based technology offer leading-edge capabilities
with Web enablement in this benefit-rich solution.

The FREEDOM Group/Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266
800-322-4220
Web Address: www.fredomgroup.com
Contact: Lloyd Benedict, 800-322-4220, x6531

Fax: 515-267-6555
Email: Ibenedict@freedomgroup.com

Claims Administration, Health

DataPath
1501 Westpark Drive, Suite 9, Little Rock, AR
72207
1-800-633-3841
Web Address: http://www.dpath.com
Contact: John Robbins Sr.
501-296-9990 X203
Fax: 501-296-9940
Email: jrobbinssr@dpath.com
DataPath125
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Intel, LANs, WANs

Specifically designed for Section 125 Cafeteria Plans,
POPs, FSAs and Full-Flex, DataPath125 was the first
substantial Windows-based system of its kind on the
market, and continues to lead the way. DataPath125
helps automate manual processes with features like
MICR **check** printing, global claims processing and
direct deposit while empowering employees with
self-serve modules like Internet-based I-Flex and IVR
component OmniLine. DataPath125 conducts compliance
testing, generates signature-ready,
DOL-approved Form 5500, and imports census, payroll
and claims information.

Datacap
660 White Plains Rd., Tarrytown, NY 10591
800-701-8482
Web Address: www.datacap.com
Contact: David Jenness
914-366-0100 x234
Fax: 914 366 0500
Email: djenness@datacap.com
Datacap Health Claims capture system
Available as an ASP model
Windows 95, Windows 98, Windows NT
Compaq, Dell, Epson, Fujitsu, Hewlett-Packard, Hitachi, IBM
PCs
Datacap Health Claims capture system (HCcs) is the
industry's first out-of-the-box scanning solution for
processing paper HCFA and UB-92 health claims.
HCcs can double and even triple data entry productivity
while increasing accuracy and assuring HIPAA
compliance.

FACTS Services, Inc.
1575 San Ignacio, Suite. 406, Coral Gables, FL
33146
305/284-7400
Web Address: http://www.factsservices.com
Contact; Jane L. Whitelock
305/284-7400
Fax: 305/661-6710
Email: jlw@factsservices.com
FACTS(R)

Available as an ASP model
Active X, Windows NT, Windows 98, Other, DOS,
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Linux, Java
AT&T/NCR, Bull, Compaq, Data General, Dell,
Hewlett-Packard, IBM PCs, Intel, LANs, RS/6000,
Stand-alone PCs, Sun

Fully automated, real-time processing system for
complete on-line adjudication of medical, dental,
vision, prescription drug, disability and COBRA claims
and encounters. Integrated technologies include:
automatic claim adjudication; decision support matrix;
EDI; electronic claim workflow; claim
processing/pre-processing; policy/benefit administration:
clinical editing; optical imaging/IOCR; web/IVR
inquiry: case management; PCP profiling/credentialing;
POS; provider/capitation network management;
Workers' Compensation with integrated 24-hour care;
COBRA: Section 125, Flexible Benefits; MICR; standard/custom
report generation; letter **generation**.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
GroupWeb (TM)
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs
Windows 2000

A powerful Internet software application that enables
customers to view eligibility, claims data, and available
benefits 24x7, Insured individuals, benefit administrators
and health providers get online, real-time access
to valuable information, as well as answers to frequently
asked questions, Provides claim submission.
form inquiry. EOBs, billing and policy documents.
Allows access, using a Web browser, to multiple
administration systems. Has built-in security
Enhances customer service without incurring greater
administration costs. (GroupWeb is a trademark of
Genelco Incorporated.)

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities, Integrates communication

components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing, Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters, Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Life Support Plus
Available as an ASP model
OS/400
AS/400
An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide, Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs,
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William. Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution, It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business
practices in approximately 50% of the time
required in a traditional systems development effort.
The reusability of models maximizes time to market
for new products and new **versions** of established
products but does not cause **version** conflict as each

334

product stands on its own and its own environment.
Perfect for ASP or BPO.

Claims Administration, Life

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP, Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products,
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology,

GroupWeb (TM)
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs
Windows 2000

A powerful Internet software application that enables
customers to view eligibility, claims data, and available
benefits 24x7. Insured individuals, benefit administrators
and health providers get online, real-time access
to valuable information, as well as answers to frequently
asked questions. Provides claim submission,
form inquiry, EOBs, billing and policy documents.
Allows access, using a Web browser, to multiple
administration systems. Has built-in security.
Enhances customer service without incurring greater
administration costs. (GroupWeb is a trademark of
Genelco Incorporated.)

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelce.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com

Health Claims Plus
Available as an ASP model
OS/400. Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates, Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection

Claims Administration, P&C

ADP Claims Solutions Group
2010 Crow Canyon PI., San Ramon, CA
94583
800/ADP-4YOU
Web Address: http://www.csg.adp.com
Contact: Ken McLeod
847-718-3364
Email: kmcleod@sr.csg.com
Contact: Tracey Fanelli
925-866-1100
ADP Claimsflo
Fax: 925-866-8238
Email: tfanelli@sr.csg.com
ADP Claimsflo
Windows 95, Windows 98, Windows NT
IBM PCs

ADP Claimsflo is a suite of automated claims management

solutions that work together to provide
insurers with a seamless, effective claims management
process,

ClaimsDesk.com
North Tower, 100 W. Harrison St., Suite 200,
Seattle, WA 98119
206-691-1703
Web Address: www.claimsdeskcorp.com
Company Listing

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict
800/322-4220, x 6531
Fax: 515/267-6555
Email: Ibenedict@freedomgroup.com
Claims Workstation
Windows 95, Windows 98, Windows NT
LANs
Windows-based, clief/server claim management system
for any P&C line of business. Integrates work
management and imaging technology. Highly configurable,
Supports entire life cycle of claim.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Mynd ClaimsPro
Available as an ASP model
Windows, Platform independent
AS/400, Stand-alone PCs, WANs, LANs, IBM mainframes,
IBM PCs

Mynd ClaimsPro is a web-enabled, claims administration
and management reporting system for all lines of
business, built with the latest technology. Mynd
ClaimsPro, which features a COM object program
architecture and supports multiple database platforms,
was developed specifically for property & casualty
insurance companies from Mynd's award winning
risk management system, RISKMASTER/World.

PDA Software Services, Inc.
7701 College Blvd., Overland Park, KS 66210
800/786-7909
Web Address: http://www.pdainc.com
ClaimConnect
Oracle, Windows NT
Hewlett-Packard, IBM PCs, RS/6000, Sun

ClaimConnect is a full life-cycle claims system for all
lines of Property and Casualty. This
client/server-based application allows claims to be
processed at the home office or in a mobile/disconnected
environment.

Perot Systems Corporation
3030 N. Rocky Point Dr. West, Suite 670,
Tampa, FL 33607
813.261.8907
Web Address: www.perotsystems.com
Insurance Software Applications Product Support
Perot Systems' ASP services allow organizations the
flexibility to operate claims administration software on
a per claimor per policy basis without the up-front
hardware costs and operational concerns associated
with a typical systems implementation. Perot Systems
also provides data center, customer service support,
and training services.

Pyramid Services, Inc.
Corporate Center P-4, 39 Old Ridgebury Rd.,
Danbury, CT 06810
Web Address:
http://www.pyramidservices.com
Company Listing

Disability

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
GroupWeb (TM)
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs
Windows 2000

A powerful Internet software application that enables
customers to view eligibility, claims data, and available
benefits 24x7. Insured individuals, benefit administrators
and health providers get online, real-time access
to valuable information, as well as answers to frequently
asked questions. Provides claim submission,
form inquiry, EOBs, billing and policy documents.
Allows access, using a Web browser, to multiple
administration systems. Has built-in security.
Enhances customer service without incurring greater
administration costs. (GroupWeb is a trademark of
Genelco Incorporated.)

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-33%2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
COMPASS
Unix/Xenix/AIX/HP-UX, Windows NT

COMPASS offers individual and group pension, annuity,
and group life/disability product/contract administration,
as well as participant record keeping and plan
administration. Delivered in both domestic and international
versions for all types of defined contribution

(including 401-k) plans, qualified and non-qualified
annuities and investment plans (including TSAs and
IRAs), COMPASS supports both individual and group
fixed, variable, and term products in a client/server
environment, making full use of Oracle's RDBMS
architecture.

Financial Modeling

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
Finesse 2000
Windows, Windows 95, Windows 98, Windows NT
Dell, IBM PCs

Finesse 2000? is the complete dynamic financial
analysis (DFA) modeling and decision support system
for property/casualty professionals. A financial simulation
tool designed to balance the dynamics of financial
accounting, economic value and risk, Finesse
2000 is unique in its ability to express results in
real-world terms: ROE, EPS, GAAP earnings, Capital
Ratios, and other performance metrics used on a daily
basis in the executive suite.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
PTS 2000
Unix/Xenix/AIX/HP-UX, Windows, Windows 95. Windows 98,
Windows NT
Compaq, Dell, Hewlett-Packard, IBM mainframes, IBM PCs,
LANs

PTS 2000 is the life insurance industry?s premier
financial modeling and decision support system for
asset-liability management and pricing, The advanced
corporate modeling platform is built on three major
principles ? Completeness of Assets and Liabilities
modeled, Direct Access to **Data**. and Adherence to
Corporate Standards, PTS 2000 gives users clear,
reliable, relevant decision making information on even
the most complex **data**.

Financial Reporting

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95. Windows 98, Windows NT
AS/400, IBM PCs

Windows 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users define
coverage, product information and billing while an online
eligibility database tracks information on insureds,
employees, groups and dependents. Supports group
and individual billing for multiple products, salary-based
benefits, flexible spending accounts and delinquency
tracking. Includes premium and commission processing.
Produces commission statements, **checks, check**
registers, contract information and more, Has a sophisticated
rating engine including an automatic billing
adjustment feature for retroactive changes and tracks
new business. Integrates payments and claims when
used with Genelco's Health Claim Plus.

General Ledger Plus
Available as an ASP model
OS/400
AS/400

General Ledger Plus handles the accounting processing
needs of any size insurance carrier by providing an
integrated general ledger, budgeting, cost accounting,
multi-company consolidation, accounts payable, cash
disbursements, and inter-company processing and
financial **reporting** modules. A user-defined account
structure enables maximum control over a business'
financial picture by providing custom-designed
reports
and the ability to drill down to view the supporting
detail of any line item. Users may also download **data**
from the system into PC-based spreadsheets.

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&I) claims, Handles a wide range
of health plans and coverage types, including various
point-of-service and managed care options. Tracks efficiencies
and provides superior management reporting
capabilities. Integrates communication components for
batch EDI claims adjudication and Internet-enabled
inquiries, reports, form management, and updates.
Handles claim unbundling and full dental logic claim processing.
Disability processing includes tax, withhold and
offset capability including repetitive payments. Supports
various pricing databases and performs user-defined benefit
calculations. Produces **checks**, EOBs and letters,
Customer Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076

(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com
Accounting, Budget and Cost (ABC)
ABC is a centralized financial management system
providing general ledger, budget, cost allocation, and
statutory reporting functionality. The ABC INFO module
provides a client/server financial reporting solutions
for real-time posting and statement preparation
at month-end.

Enterprise Accounting System (EAS)
Available as an ASP model
IBM MVS, Windows 95, Windows, Windows 98, Windows NT
Compaq, Intel, IBM PCs, WANs, Stand-alone PCs, RS/6000,
LA, Ns, Dell, IBM mainframes
The Enterprise Accounting System (EAS) is an enterprise-wide
client/server financial system that handles
general ledger, budget, cost, accounts payable, cash
control, purchase orders, and statutory reporting.
EAS is modular giving you maximum flexibility to
select the functionality you need.

Enterprise Filing System, EFS
Available as an ASP Model
EFS automates the process of statutory filing with
State Insurance Departments and the NAIC.
Software is available for Property/Casualty,
Life/Health, HMO, HMDI, LHSO, NY Supplement,
separate accounts, and consolidated companies.

Enterprise Portfolio System (EPS)
Available as an ASP model
EPS provides comprehensive accounting, reporting
and decision-support for insurance companies of all
sizes. Automated data entry, verification and on-line,
real-time capabilities provide the foundation for a fully
scaleable, comprehensive system solution.

Fraud Detection

Alta Analytics
29 Eastwind Dr., Ste. 203, Westerville, OH
43081
800/NETMAPS
Web Address: http://www.altaanalytics.com
Company Listing

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Health Claims Plus
Available as an ASP model

OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Insurance Services Office, Inc.
7 World Trade Center, New York, NY 10048
800/888-41SO
Web Address: http://www.iso.com
Contact: Robert Baumohl
(212) 898-6000
Fax: (212) 898-5525
Email: rbaumohl@iso.com
ISO ClaimSearch (SM)

An anti-fraud claims information system that has information
on more than 140 million bodily injury, workers
compensation, property and vehicle claims. The system
identifies fraud by cross-referencing claims and
link analysis.

Health Insurance, Flex. Spending Accts

DataPath
1501 Westpark Drive, Suite 9, Little Rock, AR
72207
1-800-633-3841
Web Address: http://www.dpath.com
Contact: John Robbins Sr.
501-296-9990 X203
Fax: 501-296-9940
Email: jrobbinssr@dpath.com
DataPath125
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Intel, LANs, WANs

Specifically designed for Section 125 Cafeteria Plans,
POPs, FSAs and Full-Flex, DataPath125 was the first
substantial Windows-based system of its kind on the
market, and continues to lead the way. DataPath 125
helps automate manual processes with features like
MICR **check** printing, global claims processing and
direct deposit while empowering employees with

343

self-serve modules like Internet-based I-Flex and IVR
component OmniLine. DataPath125 conducts compliance
testing, generates signature-ready,
DOL-approved Form 5500, and imports census, payroll
and claims information.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144.-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents,
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking, Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine;
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
integrates payments and claims when used with
Genelco's Health Claim Plus.
Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options, Tracks efficiencies and provides superior
management reporting capabilities, Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing, Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history Includes international language support.

Health Insurance, Indemnity

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-81 14
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
05/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.
GroupWeb (TM)
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs
Windows 2000

A powerful Internet software application that enables
customers to view eligibility, claims data, and available
benefits 24x7. Insured individuals, benefit administrators
and health providers get online, real-time access
to valuable information, as well as answers to frequently
asked questions. Provides claim submission,
form inquiry, EOBs, billing and policy documents.
Allows access, using a Web browser, to multiple
administration systems. Has built-in security.
Enhances customer service without incurring greater
administration costs. (GroupWeb is a trademark of
Genelco Incorporated.)
Health Claims Plus
Available as an ASP model
OS/400. Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a

345

wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.
Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Health Insurance Managed Care

Erisco
1700 Broadway, New York, NY 10019
800/ 5 ERISCO
Web Address: http://www.erisco.com
Contact: Nina Castro
Facets((R))
Available as an ASP model

Erisco"s Facets? is the industryA's most advanced,
production-proven software solution for healthcare
payer administration. Its flexible design makes it simple
to extend and provides built-in interoperability with
complementary solutions. Facets is fully Internet
enabled to address e-healthcare objectives, providing
the building blocks for a thriving managed care enterprise.

Health Insurance, PPO

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com

Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95. Windows 98. Windows NT
AS/400. IBM PCs
Windows 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products.
salary-based benefits, flexible spending
accounts and delinqency tracking. Includes premium
and commission processing, Produces commission
statements **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus,
Health Claims Plus
Available as an ASP model
OS/400. Windows 95. Windows 98. Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types.
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing, Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks,** EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history, Includes international language support.

Health Insurance, Prescriptions

Genelco Incorporated
1600 South Brentwood Blvd., St Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT

347

AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users define
coverage, product information and billing while an online
eligibility database tracks information on insureds,
employees, groups and dependents. Supports group
and individual billing for multiple products, salary-based
benefits flexible spending accounts and delinquency
tracking. Includes premium and commission processing.
Produces commission statements, **checks**, **check**
registers, contract information and more. Has a sophisticated
rating engine including an automatic billing
adjustment feature for retroactive changes and tracks
new business. Integrates payments and claims when
used with Genelco's Health Claim Plus.

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim ,history and correspondence
history. Includes international language support.

Insurance Technologies
Two S. Cascade Ave,, Colorado Springs, CO
80903 * 888/678-4487
Web Address: http://www.insurancetechnologies.com
Contact: Tonya Bjurstrom
ForeSight Profiler
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Compaq, Hewlett-Packard, IBM PCs, Intel, LANs, Stand-alone

ForeSight Profiler is a web based, hypothetical annuity
illustration system, based upon the award-winning
application developed by Insurance Technologies,
ForeSight Enterprise. ForeSight Profiler does not
require carrier product implementation, allowing for a
quick release to the field. Supported illustrations
include a single product with multiple funds, product
comparisons including funds within each product, and

a portfolio comparision providing a composite view of
multiple products and funds, Product and index performance
comparisons, NASD-approved reports and
extensive charting capabilities are all part of basic
ForeSight Profiler functionality, Optional features
include planning calculators, asset allocation and
application submission.

Insurance Technologies
Two S. Cascade Ave., Colorado Springs, CO
80903
888/678-4487
Web Address: http://www.insurancetechnologies.com
Contact: Tonya Bjurstrom
ForeSight((TM))

Fast, Clean Intuitive. Advanced. New business and
inforce illustration system provides fast calcs, clean
solves and output An intuitive GUI handles advanced
marketing concepts. Includes concept wizards, graphing
capabilities and an asset allocation module.
Internet capable.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445

Email: sales@navisys.com
NaviSys Front Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows 98, Windows
NT
IBM PCs, RS/6000, Stand-alone PCs, Sun

Navisys Front Office is a highly intergrated suite Of
net-centric front office solutions that provides on-line
producer management, quotation, application entry,
underwriting and customer service while seamlessly
intergrating with the back office. NaviSys Front
Office helps insurers manage multiple distribution
channels and better service customers, Eliminates alt
of the redundant data entry and processes found in
disconnected systems, reducing the time to underwrite
policies and increasing revenue. May be implemented
in its entirety or as individual components

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com

Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
Concepts
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs

An illustration system designed for the desktop and
the Internet (ConceptsOnline). The Concepts
Illustration System, with its unified COM+ architecture,
allows implementation across multiple platforms.
It?s a single set of scalable components you can
deploy on the desktop, a network or the Internet, To
deliver your products through today's widening variety
of distribution channels, you may need both desktop
and Internet systems, Or you may plan to migrate to
the Internet at a later date. Save your company huge
development outlays by migrating to the Web on
Concepts. You will magnify your
Return-On-Investment in tomorrow's technology.

Life, Term

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business,
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs

Unix/HR Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support,

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com

Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/6000, Stand-alone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products. NaviSys Home Office also helps insurers
streamline back office underwriting functions. NaviSys
Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William.Rich@sherwoodinternational.com
Amarta
 Available as an ASP model

Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business
practices in approximately 50% of the time
required in a traditional systems development effort.
The reusablility of models maximizes time to market
for new products and new **versions** of established
products but does not cause **version** conflict as each
product stands on its own and its own environment.
Perfect for ASP or BPO.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
CLAS

CLAS is an individual life administration system
offered on a time sharing/service bureau basis, which
supports the standard processing requirements of
common insurance products. Features include administration
of COLI/BOLI, Universal Life, SVUL, UVL,
and Variable Life products and Annuities, as well as
interest sensitive products. CLAS boasts quick time
to market with a time tested system running on
equipment in a SunGard operated environment.
Nightly cycle generates interfaces and data to client
designated systems and print centers.

Life, Universal

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support

800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HR Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs.
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts

including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/6000, Stand-atone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products, NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs, NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
CLAS

CLAS is an individual life administration system
offered on a time sharing/service bureau basis, which
supports the standard processing requirements of
common insurance products, Features include administration
of COD/BOLI, Universal Life, SVUL, UVL,
and Variable Life products and Annuities, as well as
interest sensitive products. CLAS boasts quick time
to market with a time tested system running on
equipment in a SunGard operated environment.
Nightly cycle generates interfaces and data to client
designated systems and print centers.

Life, Variable

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
 Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HR Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

McCamish Systems
6425 Powers Ferry Rd., Atlanta, GA 30339
800-366-0819
Web Address: http://www.mccamish.com
Contact: Lisa Ferguson
770/690-1562
Fax: 770/690-1800
Email: lferguson@mccamish.com
VPAS(R) Life
Available as an ASP model
Active X, Java, OS/400, Solaris, Unix/Xenix/AIX/HP-UX,
Windows 95, Windows 98, Windows NT, Other

AS/400, Compaq, Data General, Dell, Hewlett-Packard, IBM
PCs, Intel, RS/6000, Sun
VPAS(R) Life accommodates Universal Life,

Registered VUL, PPVUL, Single Premium and
Survivorship products. Relational database,
client/server platform, scalable, flexible, rule based
design, Rapid conversion, modification and new product
deployment. BPO, Remote, Lease. Internet and
VRU.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/6000, Stand-alone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products. NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com

Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
CLAS

CLAS is an individual life administration system
offered on a time sharing/service bureau basis, which
supports the standard processing requirements of
common insurance products. Features include administration
of COLI/BOLI, Universal Life, SVUL, UVL,
and Variable Life products and Annuities, as well as
interest sensitive products. CLAS boasts quick time
to market with a time tested system running on

equipment in a SunGard operated environment.
Nightly cycle generates interfaces and data to client
designated systems and print centers.

Life, Variable Universal

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP, Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs,
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass

358

214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98
IBM PCs, RS/6000, Stand-atone PCs

NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products. NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs. NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William.Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and

Pensions industry. AMARTA is a Business Systems development solution. It offers many of the advantages of a package but also many things that a package cannot provide. AMARTA enbables business models to be transformed into business systems and its philosophy is to make maximum use of the technologies and skills readily available in the Clients locale. AMARTA consists of a set of best practice process models and data models, and workflow engine and code generator that combine to produce PL/SQL code which is tailored to a company's business practices in approximately 50% of the time required in a traditional systems development effort. The reusablility of models maximizes time to market for new products and new **versions** of established products but does not cause **version** conflict as each product stands on its own and its own environment. Perfect for ASP or BPO.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
CLAS

CLAS is an individual life administration system offered on a time sharing/service bureau basis, which supports the standard processing requirements of common insurance products. Features include administration of COLI/BOLI, Universal Life, SVUL, UVL, and Variable Life products and Annuities, as well as interest sensitive products. CLAS boasts quick time to market with a time tested system running on equipment in a SunGard operated environment. Nightly cycle generates interfaces and data to client designated systems and print centers,

Life, Whole

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model

Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HR Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products,
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system,

Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

Long-Term Care

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing, Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus,

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims. Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments, Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence

362

history. Includes international language support.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-maiking,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William.Rich@sherwoodinternational.com
Amarta
Available as an ASP model

Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business
practices in approximately 50% of the time
required in a traditional systems development effort.
The reusablility of models maximizes time to market
for new products and new **versions** of established
products but does not cause **version** conflict as each
product stands on its own and its own environment.
Perfect for ASP or BPO.

NAIC Reporting

Financial Software Innovations, Inc.
1705 Capital of Texas Hwy. S., Ste. 305,
Austin, TX 78746
1-800-969-7979
Web Address: http://www.fsi-inc.com
Contact: Cecil Patton
512-328-1584
Fax: 512-328-1984
Email: cecil@fsi-inc.com
FSI WinPRO Systems
Novell, Windows, Windows 95, Windows 98, Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, LANs, Stand-alone
PCs

FSI's WinPRO Systems are Annual Statement technology
and value leader available for all NAIC blanks.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sales@insurance.sungard.com
Concepts
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs

An illustration system designed for the desktop and
the Internet (ConceptsOnline). The Concepts
Illustration System, with its unified COM+ architecture,
allows implementation across multiple platforms.
It's a single set of scalable components you can
deploy on the desktop, a network or the Internet. To
deliver your products through today's widening variety
of distribution channels, you may need both desktop
and Internet systems. Or you may plan to migrate to
the Internet at a later date. Save your company huge
development outlays by migrating to the Web on
Concepts. You will magnify your
Return-On-Investment in tomorrow's technology.

New Business Administration

ClientSoft, Inc.
8 Skyline Dr., Hawthorne, NY 10532
914-785-9000, 800-622-2684
Web Address: www.exoro.com
Contact: Sales Support
Fax: 914-785-9001
Email: info@clientsoft.com

New Business Administration, Health

Genelco Incorporated
1600 South Brentwood Blvd., St, Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Life Support Plus
Available as an ASP model

OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

SOLCORP
1333 Butterfield Rd., Ste. 500, Downers
Grove, IL 60515
Web Address: www.solcorp.corn
Contact: Stephen Kendrick
630-960-4604
Fax: 630-4607
Email; sales@solcorp.com
SOLCORP/APEX(APEX)
Windows 95, Windows 98, Windows NT
IBM compatible PC or laptop.

SOLCORP/APEX (APEX), a powerful PC-based application
entry system with built-,in underwriting capabilities,
reduces the costs and complications of preparing
and processing new applications for life, health
and annuity business. An intuitive interface enables
brokers and agents to electronically capture all application
information directly at the point of sale and
upload completed applications and supplemental
questionnaires into the insuring company's administration
system for further processing. APES is available
under the MS Windows 95 & MS Windows NT platforms.

New Business Administration, Life

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on

insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun. WANs
Unix/HP, Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694

Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-making,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Front Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows 98, Windows
NT
IBM PCs, RS/6000, Stand-alone, PCs, Sun

Navisys Front Office is a highly intergrated suite of
net-centric front office solutions that provides on-line
producer management, quotation, application entry,
underwriting and customer service while seamlessly
intergrating with the back office. NaviSys Front
Office helps insurers manage multiple distribution
channels and better service customers. Eliminates all
of the redundant data entry and processes found in
disconnected systems, reducing the time to underwrite
policies and increasing revenue. May be implemented
in its entirety or as individual components.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William.Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and

Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business
practices in approximately 50% of the time
required in a traditional systems development effort.
The reusablility of models maximizes time to market
for new products and new **versions** of established
products but does not cause **version** conflict as each
product stands on its own and its own environment.
Perfect for ASP or BPO.

SOLCORP
1333 Butterfield Rd., Ste, 500, Downers
Grove, IL 60515
Web Address: www.solcorp.com
Contact: Stephen Kendrick
630-960-4604
Fax: 630-4607
Email: sales@solcorp.com
SOLCORP/APEX (APEX)
Windows 95, Windows 98, Windows NT
IBM compatible PC or laptop.

SOLCORP/APEX (APEX), a powerful PC-based application
entry system with built-in underwriting capabilities,
reduces the costs and complications of preparing
and processing new applications for life, health
and annuity business. An intuitive interface enables
brokers and agents to electronically capture all application
information directly at the point of sate and
upload completed applications and supplemental
questionnairres into the insuring company's administration
system for further processing. APES is available
under the MS Windows 95 & MS Windows NT plat
forms.

New Business Administration, P&C

Boeckh
2885 S. Calhoun Rd., New Berlin, WI 53151
800.285.1288
Web Address: http://www.boeckh.com
Contact: Dick Brooks
800/285-1288
Fax: 262/780-0306
Email: Sales@Boeckh.com
BoeckhValue.com
Available as an ASP model

BoeckhValue.com is an Internet application providing
access to information needed for valuation and risk
anaylsis of virtually any residence in the United States
and Canada. If complete property information isn't
available, BoeckhValue.com will provide supplementary

property information based on the home's location.
BoeckhValue.com accesses credit reports,
claims histories, flood zones and more. Log on to
www.Boeckh.com and use your credit card for a
$5.00 trial, or call our sales department for a free trial.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
POINT Browser 8.0/S3+
Available as an ASP model
Windows, Windows NT, Platform independent
AS/400, IBM PCs, LANs, Stand-alone PCs, WANs, IBM mainframes

POINT 8.0 and S3+ are fully integrated eBusiness
solutions that feature browser-based insurance processing
for all lines of business, as well as interfaces
to key document management and reporting software.
These property and casualty processing systems
can be accessed via traditional online screens
through a web browser. The flexibility of the browser
user interface allows insurance companies to easily
deploy the systems capabilities in -house or from
remote locations.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William.Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business

practices in approximately 50% of the time
required in a traditional systems development effort.
The reusablility of models maximizes time to market
for new products and new **versions** of established
products but does not cause **version** conflict as each
product stands on its own and its own environment.
Perfect for ASP or BPO.

Pension Plans

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-making,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William. Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and

its philosophy is to make maximum use of the technologies and skills readily available in the Clients locale. AMARTA consists of a set of best practice process models and data models, and workflow engine and code generator that combine to produce PL/SQL code which is tailored to a company's business practices in approximately 50% of the time required in a traditional systems development effort, The reusablity of models maximizes time to market for new products and new **versions** of established products but does not cause **version** conflict as each product stands on its own and its own environment. Perfect for ASP or BPO.

SunGard Employee Benefit Systems
104 Inverness Center Place, Birmingham, AL
35242
1-800-327-6664
Web Address: www.sungard.com
Contact: Carrie Schaaf
205-437-7606
Fax: 205-437-7991
Email: Carrie.Schaaf@sungardebs.com
OmniPlus
Available as an ASP model
IBM MVS, MVS/XA, OS/400, Unix/Xenix/AIX/HP-UX,
Windows NT
AS/400, Compaq, Dell, Epson, Hewlett-Packard, IBM mainframes,
IBM PCs, LANs, RS/6000, Sun

OmniPlus is a participant level recordkeeping system for retirement plans. The multi-tiered, scalable architecture allows for high volume processing of almost any type of contributory pension plan around the world. Delivery methods include: licensing or leasing for installation, application services provider, or full outsourcing. Over 20 ancillary products including trade management, share and deposit reconciliation, annuity payouts, tax reporting, and participant servicing offer added value to the core Omni product.

SunGard Insurance Systems
500 Northridge Rd., Ste. 400, Atlanta, GA
30350
Web Address:
http://www.sungardinsurance.com
Contact: Pam Gaytan
OmniFinancial
Available as an ASP model

OmniFinancial is a client/server financial accounting system that can be used as a subledger for OmniPlus and/or an enterprise-wide financial solution. This system includes modules for general ledger, budget, cost allocations, accounts payable and cash disbursements. OmniFinancial's relational database provides flexibility and easy access to manage your financial information.

Policy Administration

Apex Data Systems

6464 E. Grant Rd., Tucson AZ 85715
520-298-1991
Web Address: www.apexdatasystems.com
Contact: Dwight Babcock, Cindy Stewart, Lori
Tartaglia
800-983-8114
Fax: 520-296-7948
Email: apexdata@aol.com
Geronimo Individual and Group Administration System
Linux, Novell, Oracle, OS/2, platform independent,
Unix/Xenix/AIX/HP-UX
Apple, AST Research, AT&T/NCR, Bull, Compaq, Data
General, Dell, Epson, Fujitsu, Hewlett-Packard, IBM PCs,
Intel, LANs, NEC, stand-alone PCs, Tandy, Texas
Instruments, WANs, Zenith

Using Oracle Forms/Developer/Designer, and leading-edge
technology for Windows, Geronimo is likely
the most powerful, full-featured, extensive administration
system available. With over 25 years of experience
behind its development, Geronimo delivers
dynamic support for rating, enrollment, billing, premium
posting/collection, certificate output, renewals,
and comprehensive standard, ad-hoc reporting and
query for life, health, dental, vision, long and short
term disability, and LTC. Free-form notes, letters, correspondence,
User-defined parameters and edits,
electronic interfaces, and Web enablement.

Applied Systems
200 Applied Parkway, University Park, IL
60466
800-999-5368
Web Address: www.appliedsystems.com
Contact: Tony Villa
800-999-5368 x22832
Fax: 708-534-2266
Email: tvilla@appliedsystems.com
Diamond
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
Compaq, Dell, Hewlett-Packard, Intel, LANs, Unisys.

Diamond is an Internet-enabled, real-time policy,
billing, claims and workflow management system.
Diamond was designed exclusively for insurance carriers
and built on the Microsoft platform running
Microsoft Transaction Server and SQL 7.0. Diamond
Strategic Partnerships: Microsoft, Avenade, IVANS,
Rackley and Westfield Services.

EDS
5400 Legacy Drive, Piano, TX 75024
972-604-6000
Web Address: www.eds.com
Contact: Sales Support
Email: info@eds.com

Policy Administration Health

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO

63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Genelco Incorporated
1600 South Brentwood Blvd., St, Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for careers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs
Features include new business processing, underwriting
support agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodinternational.com

Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William. Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent. Sun. SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry. AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business
practices in approximately 50% of the time
required in a traditional systems development effort.
The reusablility of models maximizes time to market
for new products and new **versions** of established
products but does not cause **version** conflict as each
product stands on its own and its own environment.
Perfect for ASP or BPO.

SOLCORP
1333 Butterfield Rd., Ste. 500, Downers
Grove, IL 60515
Web Address: www.solcorp.com
Contact: Stephen Kendrick
630-960-4604
Fax: 630-4607
Email: sales@solcorp.com
Windows NT, Windows 2000, AIX, MVS, O/390, OS/400,
Sun Solaris, Unix
Software: Microsoft Internet Explorere 5.0 or above
Intel P233 or higher

SOLCORP/INGENIUM (INGENIUM)is a fully integrated,
web-enabled, insurance processing solution
that provides comprehensive client-focused support
for the administration of individual life, health and
annuity business. It is designed to respond to today's
business challenges by delivering: Quick introduction
of new products; Flexbility and accessibility to meet
changing customer service expectations; eBusiness
capabilities; Complete policy life cycle administration
capabilities; Interoperability with other enterprise systems
INGENIUM supports the definition and administration
of a broad range of individual insurance products
sold around the world. It is designed as a
multilingual system and supports a wide range of
international currency and date formats.

Policy Administration, Life

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: wwwgenelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windowa 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing Produces commission
statements, **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP, Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products,
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.
Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high quality
customer service, supports rapid introduction of new
products and meets international expansion needs.

Features include new business processing, underwriting support, agency administration and agents contract control, commission accounting, policy administration, policy exhibit and valuation, billing and collection.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model
IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate the servicing of individual life and all annuity contracts including fixed, variable and indexed contracts, from the point of sale to final payout of the contract. Cyberlife employs electronic decision-making, object-oriented design, and relational databases and can operate in a mainframe or PC/LAN based system. Both systems employ real-time processing and offer multiplatform implementations and can exploit Internet technologies.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX Windows 95. Windows NT. Windows 98
IBM PCs. RS/6000, Stand-alone PCs

NaviSys Home Office is an Internet/Intranet-enabled suite of solutions that administers life and annuity products. NaviSys Home Office also helps insurers streamline back office underwriting functions. NaviSys Home Office employs a single, intergrated database to eliminate data redundancy between the front and back offices, improving productivity and reducing costs. NaviSys Home Office is scaleable to meet the needs of the largest life insurers.

SOLCORP
1333 Butterfield Rd,, Suite 500, Downers

Grove, IL 60515
Web Address: http://www.solcorp.com
Contact: Stephen Kendrick
630-960-4604
Fax: 630-960-4607
Email: sales@solcorp.com
SOLCORP / INGENIUM
MVS/XA, OS/400, Solaris Unix/Xenix/AIX/HP-UX, Windows
NT, Other
Intel
Windows 2000 OS, OS/390 OS

SOLCORP / INGENIUM (INGENIUM) is a fully integrated
administration system for individual life, health
and annuity products. It is designed to respond to
today's business challenges by: simplifying the development
and introduction of new products; enhancing
marketing capabilities; reducing new business turnaround
time; supporting customer service and policy
administration activities: and integrating with other
systems and technologies, INGENIUM supports the
definition and administration of a broad range of individual
insurance products sold around the world, It is
designed as a multilingual system and is currently
available in English. French, Spanish and Japanese
(Kanji/Kana). INGENIUM is designed to support other
languages without programming changes and is double-byte
enabled, allowing for the translation to other
Asian languages. It also supports a wide range of
international currency and date formats.

Sherwood International, LLC
120 South Lasalle Street, Suite 1510,
Chicago, IL 60603
1-877-AMARTA1
Web Address: http://www.sherwoodintemational.com
Contact: William W. Rich
312/961-1233
Fax: 312-641-3169
Email:
William. Rich@sherwoodinternational.com
Amarta
Available as an ASP model
Java, Oracle, Solaris, Unix/Xenix/AIX/HP-UX, Windows NT
Hewlett-Packard, Intel, Sequent, Sun, SunSparc

AMARTA is an Advanced Computing Environment
designed specifically for the Life Annuity and
Pensions Industry, AMARTA is a Business Systems
development solution. It offers many of the advantages
of a package but also many things that a package
cannot provide. AMARTA enbables business
models to be transformed into business systems and
its philosophy is to make maximum use of the technologies
and skills readily available in the Clients
locale. AMARTA consists of a set of best practice
process models and data models, and workflow
engine and code generator that combine to produce
PL/SQL code which is tailored to a company's business
practices in approximately 50% of the time
required in a traditional systems development effort.
The reusablility of models maximizes time to market

for new products and new **versions** of established
products but does not cause **version** conflict as each
product stands on its own and its own environment.
Perfect for ASP or BPO.

SunGard Insurance Systems
2140 South Dixie Highway, Miami, FL 33133
800-337-2677
Web Address: www.sungard.com
Contact: Michael Mundy
800-337-2677
Fax: 305-858-4898
Email: michael.mundy@insurance.sungard.com
Contact: Mike Learned
(508) 650-6100
Fax: (508) 650-6109
Email: mike.learned@insurance.sungard.com
Contact: Sales Dept.
800-337-2677
Fax: 305-854-6305
Email: sates@insurance.sungard.com
CLAS

CLAS is an individual life administration system
offered on a time sharing/service bureau basis, which
supports the standard processing requirements of
common insurance products. Features include administration
of COLI/BOLI, Universal Life, SVUL, UVL,
and Variable Life products and Annuities, as well as
interest sensitive products. CLAS boasts quick time
to market with a time tested system running on
equipment in a SunGard operated environment.
Nightly cycle generates interfaces and data to client
designated systems and print centers.

Policy Administration, P&C

Allenbrook, Inc.
900 Chelmsford St., Tower 1, FI. 10, Lowell,
MA 01851
978-937-2980
Web Address: www.allenbrook.com
Contact: Todd Coutu
Fax: 978-937-5219
Email: coututo@amsworld.com

Boeckh
2885 S. Calhoun Rd., New Berlin, WI 53151
800.285.1288
Web Address: http://www.boeckh.com
Contact: Dick Brooks
800/285-1288
Fax: 262/780-0306
Email: Sales@Boeckh.com
BoeckhValue.com
Available as an ASP model

BoeckhValue.com is an Internet application providing
access to information needed for valuation and risk
anaylsis of virtually any residence in the United States
and Canada. If complete property information isn't
available, BoeckhValue.com will provide supplementary

property information based on the home's location.
BoeckhValue.com accesses credit reports,
claims histories, flood zones and more. Log on to
www.Boeckh.com and use your credit card for a
$5.00 trial, or call our sales department for a free trial.

Castek
221 Front Street East, Toronto, ON M5A 1 E8
Web Address: http://www.castek.com
Contact: Alistair Gumming
416 777-2550
Fax: 416 777-2551
Email: acumming@castek.com
Insure3 (Insure cubed)
IBM MVS, Solaris, Windows 95, Windows 98, Windows NT
IBM mainframes, Sun

Insure3 is the next-generation insurance solution that
provides P&C insurers in the new economy with the
power to easily implement business change and
rapidly configure and introduce new insurance products.
Insure3 is customer-centric and highly flexible.
Coupled with the ability to support all lines of business
on a single system it offers considerably higher
and longer-term business value than any other alternative
solution in the industry today.

Cover-All Technologies Inc.
18-01 Pollitt Drive, Fair Lawn, NJ 07410
Web Address: http://www.cover-all.com
Contact: Harvey Daniels
201-703-3206
Fax: 201-475-9287
Email: hdaniels@cover-all.com
Policy Manager
Novell, Oracle, Windows 95, Windows 98, Windows NT
Compaq, Data General, Dell, DEC Alpha, Epson,
Hewlett-Packard, IBM PCs, Intel, LANs, Sun, WANs

Policy Manager provides the standard policy processing
transactions and management reports for administering
policies, as well as providing the database
structures that are independent of lines of business.
This application is a central control module that provides
normalized RDBMS tables, rating and printing
engine communications.

eStellarNet Inc.
2121 N. California Blvd., Ste. 570, Walnut
Creek, CA 94596
925-941-6294
Web Address: www.eStellarNet.com
Contact: Sales Support
Fax: 925-941-6294
Email: sales@eStellarNet.com

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict

800/322-4220, x 6531
Fax: 515/267-6555
Email: lbenedict@freedomgroup.com
FREEDOM Systems Outsourcing
Available as an ASP model
IBM MVS, VSE
IBM mainframes

Take advantage of the FREEDOM Personal Lines
Series and Commercial Lines Series, as well as systems
for billing, claims, and management reporting.
We also have laser printers, insertion equipment, mail
sorting and processing equipment, and more.
Cost-effective solutions, proven technology, and processing
expertise.

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict
800/322-4220, x 6531
Fax: 515/267-6555
Email: lbenedict@freedomgroup. com
Policy STAR:
Java, Platform independent
Web-based policy administration system handling
commercial and personal lines of business. Scalable
and highly configurable. Improves time to market for
new products. Accessible via the Internet or on a
home office intranet. Beta testing 2nd quarter of
2001.

Fiserv SIS
770 The City Drive South, Suite 4400, Orange,
CA 92868
800-874-3079
Web Address: www.fiservsis.com
The Specialty System
OS/400
AS/400

The Specialty System is an automated system that
satisfies all of the data processing needs of insurance
writers from policy rating and issuance to management
and statistical reporting, All lines of property
and casualty insurance, except Workers
Compensation, can be supported. The system consists
of 7 modules that may be licensed and installed
as an integrated system or in selected combinations
to meet the client's needs. The modules are: All
Lines Processing Insurance Billing Claims
Management Statistical Reporting Executive
Intelligence Solution Business Rules **Template** Data
Joining Architecture

INSTEC
1811 Centre Point Circle, Ste. 115, Naperville,
IL 60563-9363
Web Address: http://www.instec-corp.com
Contact: Patrick Walsh

630/955-9200 x. 6325
Fax: 630/955-9240
Email: pwalsh@instec-corp.com
INSTEC Workers' Compensation Program
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs

Provides rating, policy issuance, and forms generation/production.
Includes Workers' Compensation and
Employers Liability for 50 States and the District of
Columbia; support for eight monopolistic states; and
U.S. Longshore and Harbor Workers Compensation
Act coverages.

MTW
1900 Shawnee Mission Parkway Suite 110,
Mission Woods, KS 66205
800-669-9689
Web Address: www.mtwcorp.com
Contact: Sales
800.669.9689
Fax: 913.236.8828
Email: pbyrne@mtwcorp.com
P&C eComponents Plus
Active X, IBM MVS, IBM VM, Java, LAN Manager, MVS/XA,
Novell. Oracle, OS/2, Solaris, Unix/Xenix/AIX/HP-UX,
Windows, Windows g5, Windows 98, Windows NT,
Platform independent
Compaq, Dell, Hewlett-Packard. IBM mainframes, IBM PCs,
Intel, LANs, RS/6000, Stand-alone PCs, Sun, SunSparc,
WANs

MTW, the premier component system developer,
offers the P&C insurance industry P&C eComponents
Plus, a production proven, component-based administration
system that offers complete policy processing
and rapid product development for all lines of business.
With P&C eComponents Plus, Web enablement
is built in - you decide what processes you want
presented to the field in what desired format. Using
our unique, multi-faceted methodology,
PROgression(tm), we can integrate dissimilar and collateral
systems, databases and applications allowing
you to leverage your existing legacy system investments,

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
POINT Browser 8.0/S3+
Available as an ASP model
Windows, Windows NT, Platform independent
AS/400, IBM PCs, LANs, Stand-alone PCs, WANs, IBM mainframes

POINT 8.0 and S3+ are fully integrated eBusiness
solutions that feature browser-based insurance processing
for all lines of business, as well as interfaces
to key document management and reporting software.
These property and casualty processing systems
can be accessed via traditional online screens
through a web browser. The flexibility of the browser
user interface allows insurance companies to easily
deploy the systems capabilities in -house or from
remote locations.

PRC (Programming Resources Company)
875 Asylum Avenue, Hartford, CT
06105-1990
1-860-616-7721
Web Address: http://www.prccorp.com
GEN-A-RATE
Available as an ASP model

GEN-A-RATE software offers unparalleled business
functionality for rating and policy issuance for all major
lines of business in all 50 states. Its highly scalable
client server architecture accomodates cost-effective
future growth.

Results International Systems
7269 Sawmill Rd., Dublin, OH 43016-9021
800-875-2126
Web Address: http://www.resultscorp.com
Outsourcing Services
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
AS/400

Results International Systems (RIS) has established
itself as a leader in outsourcing, workflow, productivity
and quality improvement within our market industries.
With more than 25 years of both Property &
Casualty and Information Services experience, we
understand the need for an outsourcing provider to
assure that a client is provided with not just delivery
of a system, but also the knowledge of how to
take every advantage of the information available at
their fingertips, and the ability to exploit what is contained
therein.

Systems Task Group International Ltd.
11 Penn Plaza, 10th Floor, New York, NY
10001
212-244-9825
Web Address: www.stgil.com
Company Listing

Policy Administration Reinsurance

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114

Fax: 314-968-9589
Email: info@genelco.com
Benefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windows 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks, check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Reinsurance Support Plus (RSP)
Available as an ASP model
Windows 95, Windows 98, Windows NT
Compaq, Dell, IBM PCs, Intel, Stand-alone PCs
RSP automates and supports the ceded life reinsurance
administration process. RSP provides reinsurance
risk management for all aspects of complex reinsurance
treaties. It completely automates the
process of reviewing all transactions from the ceding
company's life policy administration system and analyzes
each for the requirements of reinsurance including
benefit evaluation to billing, accounting and reporting.
RSP was designed with graphical **display**
screens. It has an object-oriented design with an
n-tier, client/server architecture and uses relational
databases.

Configurable reconciliation, transaction and counter-party
messaging interfaces."

Premium Administration

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict
800/322-4220, x 6531
Fax: 515/267-6555
Email: lbenedict@freedomgroup.com
FREEDOM Systems Outsourcing
Available as an ASP model
IBM MVS, VSE
IBM mainframes

Take advantage of the FREEDOM Personal Lines
Series and Commercial Lines Series, as well as systems
for billing, claims, and management reporting.
We also have laser printers, insertion equipment, mail
sorting and processing equipment, and more.
Cost-effective solutions, proven technology, and processing
expertise.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.comBenefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98. Windows NT
AS/400, IBM PCs
Windows 2000
Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Property & Casualty,
Auto-Commercial

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict
800/322-4220, x 6531
Fax: 515/267-5555
Email: lbenedict@freedomgroup.com
Policy STAR
Java, Platform independent

Web-based policy administration system handling
commercial and personal lines of business. Scalable
and highly configurable. Improves time to market for
new products. Accessible via the Internet or on a
home office intranet. Beta testing 2nd quarter of
2001.

Property & Casualty,,

Auto-Private Passanger

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict
800/322-4220, x 6531
Fax: 515/267-6555
Email: lbenedict@freedomgroup.com
Policy STAR
Java, Platform independent

Web-based policy administration system handling
commercial and personal lines of business. Scalable
and highly configurable. Improves time to market for
new products. Accessible via the Internet or on a
home office intranet. Beta testing 2nd quarter of
2001.

PRC (Programming Resources Company)
875 Asylum Avenue, Hartford, CT
06105-1990
1-860-616-7721
Web Address: http://www.prccorp.com
Consulting
Available as an ASP model
Providing insurance expertise to address the business
and automation needs of today's leading property and
casualty insurer.

Property & Casualty, Liability

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
Finesse 2000
Windows, Windows 95, Windows 98, Windows NT
Dell, IBM PCs

Finesse 2000? is the complete dynamic financial
analysis (DFA) modeling and decision support system
for property/casualty professionals. A financial simulation
tool designed to balance the dynamics of financial
accounting, economic value and risk, Finesse
2000 is unique in its ability to express results in
real-world terms: ROE, EPS, GAAP earnings, Capital
Ratios, and other performance metrics used on a daily
basis in the executive suite.

Quotes

Applied Systems
200 Applied Parkway, University Park, IL
60466
800-999-5368
Web Address: www.appliedsystems.com
Contact: Tony Villa
800-999-5368 x22832
Fax: 708-534-2266

Email: tvilla@appliedsystems.com
EShopInsurance.com
Platform independent.

EShopInsurance.com is an Internet-based consumer
site where consumers can **compare** rates for every
insurance carrier that Applied-Rating has in inventory.
The consumer enters the minimum amount of data
necessary and quotes are generated and sent via
email.
Strategic partnerships: Microsoft, WANS, Rackley

Insurance Technologies
Two S. Cascade Ave., Colorado Springs, CO
80903
888/678-4487
Web Address: http://www.insurancetechnologies.com
Contact: Tonya Bjurstrom
ForeSight((TM)
Fast. Clean. Intuitive. Advanced, New business and
inforce illustration system provides fast calcs, clean
solves and output. An intuitive GUI handles advanced
marketing concepts. Includes concept wizards, graphing
capabilities and an asset allocation module.
Internet capable.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
VP/MS Visual Product Modeling System
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM PCs, Stand-alone PCs

Mynd's award-winning calculations engine, VP/MS
places tools in the hands of the experts for virtually
any calculated value. While providing web-based comparative
quotes, it is also designed to help in the rapid
product introduction quest and the reduction of modification
time and effort. Used with other product definition
components or as a stand alone modeling system,
VP/MS will revolutionize quotation and
calculations.

Ratings

Applied Systems
200 Applied Parkway, University Park, IL
60466
800-999-5368
Web Address: www.appliedsystems.com
Contact: Tony Villa
800-999-5368 x22832

Fax: 708-534-2266
Email: tvilla@appliedsystems.com
Applied-Rating.com
Platform independent.

Applied-Rating.com is the insurance industry's premier
comparative rater. Agents can access the carriers
that they represent and obtain comparative
quotes. Each carrier's quoting module will contain all
of the underwriting rules both for acceptability as well
Strategic partnerships: Microsoft, IVANS, Rackley

Ratings, Life

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314- 968-9589
Email: info@genelco.com
Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Ratings, P&C

Cover-All Technologies Inc.
18-01 Pollitt Drive, Fair Lawn, NJ 07410
Web Address: http://www.cover-all.com
Contact: Harvey Daniels
201-703-3206
Fax: 201-475-9287
Email: hdaniels@cover-all.com
Classic EXPRESSion
Available as an ASP model
Novell, Windows 98, Windows NT, Windows 95, Oracle
Compaq, Intel, WANs, LANs, IBM PCs, Dell, DEC Alpha,
Hewlett-Packard, Data General

Classic EXPRESSion provides full quoting, rating and
policy issuance support for ISO and NCCI rates, rules
and forms, as well as specialty and non-ISO lines of
business for all states. This high-performance system
offers complete policy life-cycle support.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
POINT Browser 8.0/S3+
Available as an ASP model
Windows, Windows NT, Platform independent
AS/400, IBM PCs, LANs, Stand-alone PCs, WANs, IBM mainframes

POINT 8.0 and S3+ are fully integrated eBusiness
solutions that feature browser-based insurance processing
for all lines of business, as well as interfaces
to key document management and reporting software.
These property and casualty processing systems
can be accessed via traditional online screens
through a web browser. The flexibility of the browser
user interface allows insurance companies to easily
deploy the systems capabilities in -house or from
remote locations.

Reinsurance

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.comBenefit Administration Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400, IBM PCs
Windows 2000

Provides billing, collection and administration of group
life and health business in an Internet-accessible environment.
Using graphical screen displays, users
define coverage, product information and billing while
an online eligibility database tracks information on
insureds, employees, groups and dependents.
Supports group and individual billing for multiple products,
salary-based benefits, flexible spending
accounts and delinquency tracking. Includes premium
and commission processing. Produces commission
statements, **checks**, **check**
registers, contract information
and more. Has a sophisticated rating engine
including an automatic billing adjustment feature for
retroactive changes and tracks new business.
Integrates payments and claims when used with
Genelco's Health Claim Plus.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Reinsurance Support Plus (RSP)
Available as an ASP model
Windows 95, Windows 98, Windows NT
Compaq, Dell, IBM PCs, Intel, Stand-alone PCs

RSP automates and supports the ceded life reinsurance
administration process. RSP provides reinsurance
risk management for all aspects of complex reinsurance
treaties, it completely automates the
process of reviewing all transactions from the ceding
company's life policy administration system and analyzes
each for the requirements of reinsurance including
benefit evaluation to billing, accounting and reporting.
RSP was designed with graphical **display**
screens. It has an object-oriented design with an
n-tier, client/server architecture and uses relational
databases.

Straight-Through Processing

Eagle Investment Systems Corp.
One Wells Ave., Newton MA 02459
800-810-3819
Web Address: www.eagleinvsys.com
Contact: Laura Norwood
781-343-4498
Fax: 617-243-9897
Email: Istockwell@eagleinvsys.com
Contact: John Lehner
781-343-4494
Email: jlehner@eagleinvsys.com
Eagle PACE
Available as an ASP model
Active X, DOS, Novell, Oracle, Solaris, Unix/Xenix/AIX-HP/UX,
Windows, Windows 95, Windows 98, Windows NT
Compaq, Intel, Sun, SunSparc

Eagle PACE is a robust Web-enabled securities data
hub, based on a thin-client architecture. Eagle PACE
integrates data from over 50 standard interfaces and
systems into one common database, providing users
real-time access to data from anywhere at anytime.
With our CLAP reporting engine, clients can create
custom detailed reports through a simple wizard-like
approach.
Eagle has strategic partnerships with key professional
services, hardware and technical organizations.

Eagle STAR

Eagle STAR is a scalable, state-of-the-art Web-based
accounting system. Eagle STAR's thin-client architecture
allows it to be easily deployed on a corporate

intranet and/or over the Internet, lowering the total
cost of ownership. By utilizing a multi-threaded parallel
processing engine with open server platforms,
Eagle STAR delivers mainframe class transaction volumes
at a fraction of the cost.
Eagle has strategic partnerships with key professional
services, hardware and technical organizations.

Genelco Incorporated
1600 South Brentwood Blvd., St. Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP, Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
 underwriting, life and annuity administration, call center
and information technology.

GroupWeb (TM)
Available as an ASP model
Windows 95, Windows 98, Windows NT
IBM POs
Windows 2000

A powerful Internet software application that enables
customers to view eligiblity, claims data, and available
benefits 24x7. Insured individuals, benefit administrators
and Health providers get online, real-time access
to valuable information, as well as answers to frequently
asked questions. Provides claim submission,
form inquiry, EOBs, billing and policy documents.
Allows access, using a Web browser, to multiple
administration systems. Has built-in security.
Enhances customer service without incurring greater
administration costs. (GroupWeb is a trademark of
Genelco Incorporated,)

Health Claims Plus
Available as an ASP model
OS/400, Windows 95, Windows 98, Windows NT
AS/400
Windows 2000

An Internet-accessible adjudication and administration
system for medical, dental, disability, vision, prescription
drug, group life and AD&D claims, Handles a
wide range of health plans and coverage types,
including various point-of-service and managed care
options. Tracks efficiencies and provides superior
management reporting capabilities. Integrates communication
components for batch EDI claims adjudication
and Internet-enabled inquiries, reports, form management,
and updates. Handles claim unbundling and
full dental logic claim processing. Disability processing
includes tax, withhold and offset capability including
repetitive payments. Supports various pricing
databases and performs user-defined benefit calculations.
Produces **checks**, EOBs and letters. Customer
Service module tracks phone calls and problems
while maintaining claim history and correspondence
history. Includes international language support.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs.
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Insurity Solutions, Inc.
103 Pilgrim Village Drive, Suite 200, Cumming,
GA 30040
770-205-6604
Web Address: www.insurity.com
Contact: Michael Mueller
770-205-6604 ext. 17
Fax: 770-205-6606
Email: mmuelle@insurity.com
CICenter (Customer Information Center)
Available as an ASP model
Java, Solaris, Unix/Xenix/AIX/HP-UX, Windows 95, Windows
NT, Platform independent, Windows 98, Windows, Linux,
Oracle
AS/400, Hewlett-Packard, Intel, Sun, SunSparc, Stand-alone
PCs, IBM PCs, DEC Alpha, Compaq, Dell

Meets the growing demand for online, real-time self
service. Enhances relationships with producers and
policyholders through the fully-automated, 24/7 service
center that provides access to a wide range of
customer data. Examples include loss runs, claims

Mynd
P.O. Box 10, Columbia, SC 29202

803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP modem
IBM MVS. Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-making,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800-701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Integration Suite
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Platform independent, Windows 95,
Windows 98

IBM PCs, RS/6000, Stand-alone PCs, Sun
Navisys Integration Suite connects all NaviSys product
suites, and promotes the integration of other outside
systems. Included in Navisys' Integration Suite
in NaviSys STP, an integration solution that employs
XML anf other Java-based business objects to facilitate
a fully integrated e-commerce platform. NaviSys
STP integrates the front and back offices to eliminate
data redundancy and to achieve better informed distribution
channels, faster time to market, enhanced customer
service and reduced distribution and operating
costs.

SunGard Insurance Systems
1357 Hembree Road, Roswell, GA 30076
(770) 587-6800
Web Address: www.sungard.com
Contact: Pam Gaytan
(303) 283-5452
Fax: (303) 283-5350
Email: info@sungardinsurance.com

Enterprise Portfolio System (EPS)
Available as an ASP model

EPS provides comprehensive accounting, reporting
and decision-support for insurance companies of all
sizes. Automated data entry, verification and on-line,
real-time capabilities provide the foundation for a fully
scaleable, comprehensive system solution.

SunGard Trading Systems
800 Harbor Blvd., Weehawken, NJ 07087
201-617-2600
Web Address: www.sungard.com
Contact: Bill Fallon
201-617-2600
Email: bfallon@brass.com
BRASS
Available as an ASP model
Solaris, Unix/Xenix/AIX/HP-UX
Stand-alone PCs, Sun, SunSparc

"A trade order management system for broker dealers.
It performs risk management, order management,
trade management inclusive of the allocation process,
and compliance **checks** for Nasdaq, NYSE, regional
stock exchanges, the Third Market, London Stock
Exchange and Easdaq. Straight-through processing is
available to the extent that a customer supports it.
Traders use the system for tracking their positions,
managing and executing customer orders, managing
and executing orders during an initial public offering,
routing order to various liquidity points, and performing
various trade enrichment functions. Sales traders
use the system to manage their orders and route
orders to liquidity points and support personnel use
the system to **monitor** trade compliance or trade
enrichment"

BRASS.com
Available as an ASP model
Java, Solaris, Unix/Xenix/AIX/HP-UX
Stand-alone PCs, Sun, SunSparc
BRASS.com is a web based order routing application
for institutional, correspondent and high net worth
individuals who trade equities. It provides real time
quotes and access to over 250 points of execution.

Systems

Cover-All Technologies Inc.
18-01 Pollitt Drive, Fair Lawn, NJ 07410
Web Address: http://www.cover-all.com
Contact: Harvey Daniels
201-703-3206
Fax: 201-475-9287
Email: hdaniels@cover-all.com
Insurance Enterprise Database
Novell, Oracle
Compaq, Data General, Dell, DEC Alpha, Hewlett-Packard,
IBM PCs, Intel, LANs, Sun, SunSparc, WANs

With a client-centric design, the Insurance Enterprise

Database is a business componet-based system that
utilizes open interfaces and real-time processing for
all functions. The data structure provides consistency
of data for centralized information which is relevant
and timely for the strategic decision-making process.

Fiserv Life Insurance Solutions
2110 Wiley Boulevard SW, Cedar Rapids, IA
52404
800/928/9926
Web Address: www.fiservlis.com
Contact: Lori Kelly
800-928-9926
Fax: (319) 298-0091
Email: marketinglis@fiserv.com
ID3
Available as an ASP model
Windows, Windows 95, Windows 98, Windows NT
AS/400

Fiserv Life Insurance Solutions (formerly Fiserv NDP)
provides advanced software solutions for life, annuity,
and health insurance companies. The ID3 System is
a fully integrated, functionally robust software solution
that supports a complete spectrum of insurance processing
and product requirements. ID3 optimizes the
DB2/400 relational database on the AS/400e and
provides Insurers with an advanced technical architecture
for efficient customer service, e-business, insurance
processing for life, annuity and health insurance.

SS&C Technologies, Inc.
80 Lamberton Rd., Windsor, CT 06095
800/234-0556
Web Address: www.ssctech.com
Finesse 2000
Windows, Windows 95, Windows 98, Windows NT
Dell, IBM PCs

Finesse 2000? is the complete dynamic financial
analysis (DFA) modeling and decision support system
for property/casualty professionals, A financial simulation
tool designed to balance the dynamics of financial
accounting, economic value and risk, Finesse
2000 is unique in its ability to express results in
real-world terms: ROE, EPS, GAAP earnings, Capital
Ratios, and other performance metrics used on a daily
basis in the executive suite.
PTS 2000
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows 98,
Windows NT
Compaq, Dell, Hewlett-Packard, IBM mainframes, IBM PCs,
LANs

PTS 2000 is the life insurance industry?s premier
financial modeling and decision support system for
asset-liability management and pricing. The advanced
corporate modeling platform is built on three major
principles ? Completeness of Assets and Liabilities
modeled, Direct Access to Data, and Adherence to
Corporate Standards. PTS 2000 gives users clear,
reliable, relevant decision making information on even

the most complex data.

Trading

SunGard Trading Systems
800 Harbor Blvd., Weehawken, NJ 07087
201-617-2600
Web Address: www.sungard.com
Contact: Bill Fallon
201-617-2600
Email: bfallon@brass.com
<STN> For Brokers
Available as an ASP model
Java, Solaris, Unix/Xenix/AIX/HP-UX
Stand-alone PCs, Sun, SunSparc

An order routing system for broker dealers, institutions
and exchanges to route orders to a liquidity destination
or act as the liquidity destination. <STN> for
brokers is popular in the US and has recently been
deployed in Europe and the Far East

SS&C Technologies
80 Lamberton Road
Windsor, CT 06095
1-800-234-0556
www.ssctech.com
SOLUTION@sscinc.com
Contact: Jennifer Gawitt
1-800-234-0556
Fax: 860-298-4987
SOLUTION@scinc.com
Antares 2000
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows, Windows 95,
Windows 98, Windows NT

Compaq, Dell, Hewlett Packard, IBM PCs, LANs
Antares 2000 makes it simple to trade and report on
fixed income, equities, FX, futures, options, repos,
and many other instruments.... all in one, simple client-server
application. Pre-trade compliance, real-time
position and P&L reporting, "what-if" analysis, FIX connectivity,
"Straight-Thru Processing," and portfolio
modeling tools that can instantly be converted to
spread sheet format, are just some of the features
that set Antares 2000 apart. Anatres 2000 interfaces
with CAMRA 2000 for complete front-to-back office
management of your portfolios.

Universal Market Access (UMA)
Available as an ASP model
Solaris, Unix/Xenix/AIX/HP-UX
Stand-alone PCs, SunSparc, Sun

Over 120 equity broker dealers use UMA for order
generation that allows traders to quickly hit and take
other equity market makers quotes. Firms can also hit
and take the market place anonymously appearing as
BRUT.

Underwriting, Life

Genelco Incorporated
1600 South Brentwood Blvd., St, Louis, MO
63144-1330
800-983-9589
Web Address: www.genelco.com
Contact: Sales Support
800-983-8114
Fax: 314-968-9589
Email: info@genelco.com
Business Process Outsourcing (BPO) Solutions
Available as an ASP model
Oracle, OS/400, Solaris, Unix/Xenix/AIX/HP-UX, Windows
95, Windows 98, Windows NT
AS/400, IBM PCs, Intel, LANs, RS/6000, Sun, WANs
Unix/HP, Windows 2000

Genelco's BPO business is based on an e-commerce
business platform of administrative services and technology
that facilitates a variety of collaborative solutions
to Support your life and annuity products.
Based on a connected model, Genelco provides
seamless interaction between the sales and underwriting
process as well as the policy issue, on-going
policy administration and call center functions communicating
information to distributors and customers at
any time from any place. BPO services include
underwriting, life and annuity administration, call center
and information technology.

Life Support Plus
Available as an ASP model
OS/400
AS/400

An Internet-enabled, client/server administration system
for traditional and non-traditional life contracts,
individual health insurance, annuity and variable products
for carriers worldwide. Life Support Plus
reduces data processing costs, enables high-quality
customer service, supports rapid introduction of new
products and meets international expansion needs,
Features include new business processing, underwriting
support, agency administration and agents contract
control, commission accounting, policy administration,
policy exhibit and valuation, billing and
collection.

Mynd
P.O. Box l0, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com
Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Cyberlife/Policylink
Available as an ASP model

IBM MVS, Windows 95, Windows NT, Windows 98,
Unix/Xenix/AIX/HP-UX, Solaris, MVS/XA, Novell
Compaq, Dell, IBM mainframes, IBM PCs, Intel, LANs,
RS/6000, Stand-alone PCs, Sun, WANs

Mynd's web-enabled, client/server systems automate
the servicing of individual life and all annuity contracts
including fixed, variable and indexed contracts, from
the point of sale to final payout of the contract.
Cyberlife employs electronic decision-making,
object-oriented design, and relational databases and
can operate in a mainframe or PC/LAN based system.
Both systems employ real-time processing and
offer multiplatform implementations and can exploit
Internet technologies.

DecisionXchange
Available as an ASP model
Oracle, Windows NT
IBM PCs, LANs

DecisionsXchange supports expert decisioning operationg
stand-alone or integrated with administration
systems. It provides full decision support and work
process automation for the financial services market,
including life insurace, P and C insurance, and mortgage
and consumer lending underwriting.
DecisionXchange provides for systematic identification
of cross-selling opportunities of multiple financial
service products.

NaviSys
499 Thornall Street, Edison, NJ 08837
800/701-2912
Web Address: http://www.navisys.com
Contact: Dana Gregg
800/701-2912
Fax: 732-549-5445
Email: sales@navisys.com
NaviSys Home Office
Available as an ASP model
Unix/Xenix/AIX/HP-UX, Windows 95, Windows NT, Windows
98

IBM PCs, RS/6000, Stand-alone PCs
NaviSys Home Office is an Internet/Intranet-enabled
suite of solutions that administers life and annuity
products. NaviSys Home Office also helps insurers
streamline back office underwriting functions.
NaviSys Home Office employs a single, intergrated
database to eliminate data redundancy between the
front and back offices, improving productivity and
reducing costs, NaviSys Home Office is scaleable to
meet the needs of the largest life insurers.

Underwriting, P&C

AGO Insurance Software, Inc.
200 Valley Rd., Ste. 404, Mount Arlington, NJ
07856
Web Address: http://www.agois.com
Contact: Larry Martin

973/770-3200
Fax: 973/770-1299
Email: info@agois.com
AGO All Lines Expert Underwriting System
Active X, Linux, Novell, Oracle, OS/400,
Unix/Xenix/AIX/HP-UX, Windows, Windows 95, Windows
98, Windows NT
AS/400, AST Research, Compaq, Dell, Hewlett-Packard, IBM
PCs, Intel, LANs, Stand-alone PCs

Electronic Underwriting/Work in Process system
screens applications utilizing rule-based editor functions,
Includes diary, note pad capability and statistical
reports.

Boeckh
2885 S. Calhoun Rd., New Berlin, WI 53151
800.285.1288
Web Address: http://www.boeckh.com
Contact: Dick Brooks
800/285-1288
Fax: 262/780-0306
Email: Sales@Boeckh.com
BoeckhValue.com
Available as an ASP model

BoeckhValue.com is an Internet application providing
access to information needed for valuation and risk
analysis of virtually any residence in the United States
and Canada. If complete property information isn't
available, BoeckhValue.com will provide supplementary
property information based on the home's location.
BoeckhValue.com accesses credit reports,
claims histories, flood zones and more. Log on to
www.Boeckh.com and use your credit card for a
$5.00 trial, or call our sales department for a free trial.

FREEDOM Group / Insurance Division
4200 University Ave., Ste. 400, West Des
Moines, IA 50266-5945
800/322-4220
Web Address: http://www.freedomgroup.com
Contact: Lloyd Benedict
800/322-4220, x 6531
Fax: 515/267-6555
Email: Ibenedict@freedomgroup.com
Policy STAR
Java, Platform independent

Web-based policy administration system handling
commercial and personal lines of business. Scalable
and highly configurable. Improves time to market for
new products. Accessible via the Internet or on a
home office intranet. Beta testing 2nd quarter of
2001.

Insurance Services Office, Inc.
7 World Trade Center, New York, NY 10048
800/888-4ISO
Web Address: http://www.iso.com
Contact: Robert Baumohl
(212) 898-6000

Fax: (212) 898-5525
Email: rbaumohl@iso.com
GUS Geographic Underwriting System
Automated, electronically delivered risk evaluation
tool that enables property/casualty underwriters to
link specific address locations with risk information
and policy underwriting variables,

Insurity Solutions, Inc.
103 Pilgrim Village Drive, Suite 200, Cumming,
GA 30040
770-205-6604
Web Address: www.insurity.com
Contact: Michael Mueller
770-205-6604 ext. 17
Fax: 770-205-6606
Email: mmuelle@insurity.com
IDN Center (Insurance Distribution Network Center)
Available as an ASP model
Java, Windows, Windows 98, Platform independent, Windows
NT, Windows 95, Unix/Xenix/AIX/HP-UX, Linux, Solaris,
Oracle
AS/400, Stand-alone PCs, SunSparc, Sun, Intel, Dell, DEC
Alpha, IBM PCs, Hewlett-Packard, Compaq

A fully-automated underwriting, rating, quoting, and
submission tool for commercial PC products.
Currently we have WC, Umbrella, BOP, Executive
Coverages, Commercial Auto, and others. Application
provides producers 24/7 access to underwriting and

Workers' Compensation

Cover-All Technologies Inc.
18-01 Pollitt Drive, Fair Lawn, NJ 07410
Web Address: http://www.cover-all.com
Contact: Harvey Daniels
201-703-3206
Fax: 201-475-9287
Email: hdaniels@cover-all.com
TASComp
Available as an ASP model
Novell, Windows 98, Windows NT, Oracle, Windows 95
Bull, LANs, Intel, WANs, Sun, Data General, DEC Alpha.
Hewlett-Packard, IBM PCs, Dell, Compaq

TASComp is a suite of modular applications that provide
complete Workers' Compensation processing.
These dynamic applications automate quoting, rating
and policy issuance and provide complete policy
life-cycle support. Based on the Oracle database, the
system includes billing, agency and client management,
as well as statistical reporting.

Mynd
P.O. Box 10, Columbia, SC 29202
803-333-3300
Web Address: www.mynd.com
Contact: Matt Turner
803-333-3300
Fax: 803-333-6980
Email: market@mynd.com

Contact: Nancy Bass
214-672-7400
Fax: 214-630-7694
Email: nancybass@mynd.com
Claims Outcome Advisor
Available as an ASP model
Windows, Platform independent
IBM mainframes, Midrange, WANs, LANs

Claims Outcome Advisor is the first reliable tool to
develop optimal return to work plans for injured workers.
It improves communication and takes the guesswork
out of reducing lost time using information on
12,000 medical conditions and 14,000 occupations.
Mynd's complete suite of claims software enables
companies to improve processing, detect fraud, and
manage litigation expenses.

POINT Browser 8.0/S3+
Available as an ASP model
Windows, Windows NT, Platform independent
AS/400, IBM PCs, LANs, Stand-alone PCs, WANs, IBM mainframes

POINT 8.0 and S3+ are fully integrated eBusiness
solutions that feature browser-based insurance processing
for all lines of business, as well as interfaces
to key document management and reporting software.
These property and casualty processing systems
can be accessed via traditional online screens
through a web browser. The flexibility of the browser
user interface allows insurance companies to easily
deploy the systems capabilities in-house or from
remote locations.

P&C Insurance Systems, Inc.
17 State Street, 20th Floor, New York, NY
10004
212-425-9200
Web Address: www.PandCis.com
Contact: Mona Wyatt
212-425-9200
Fax: 212-425-9708
Email: MonaWyatt@PandCis.com
MPS-Wcomp
Oracle, Windows, Windows 95, Windows 98, Windows NT
Compaq, Dell, Hewlett-Packard, IBM PCs, Intel
The ultimate Worker's Comp systems solution. Rich
administrative functionality and rapid product development
freatures provide the industry's most comprehensive
NCCI compliant system. 50 state rate, quote,
and issue. Complete policy processing and administration.
Client management, billing, accounting, commissions,
statistical and financial reporting, correspondence
and forms. A total solution to
administering the worker's compensation business
with flexibility and control.

Publisher Name: Miller Freeman, Inc.
Event Names: *330 (Product information)
Geographic Names: *1USA (United States)
Product Names: *7372418 (Industry-Specific Software); 6300000 (Insurance)
Industry Names: BUSN (Any type of business); CMPT (Computers and Office Automation); INSR
(Insurance and Human Resources)
SIC Codes: 7372 (Prepackaged software); 6300 (INSURANCE CARRIERS)
NAICS Codes: 51121 (Software Publishers); 524 (Insurance Carriers and Related Activities)
Special Features: INDUSTRY

Text:


```
  AIG Insurance Services Inc.

  400 Interpace Parkway, Building A,
      Parsippany, N.J. 07054;
      800-767-2524; fax: 973-402-2895
      www.aigcs.com
      Risk management systems since: 1988.
      Parent: American International Group Inc.
      IntelliRisk NetSource
      Price: $12,000.
      System requirements: IBM-compatible PC systems, Internet platform.
      Online system.
      Customization optional.
      First installation: 1998.
      Total installations: 1,047, 634 in corporate risk management
departments**.
      Claims/coverage managed: general liability, property, casualty,
workers compensation, auto.
      Features: claim analysis, payment analysis, adjuster activity notes,
point-in-time payment status, profiling, spreadsheets, status reports,
integrated disability management, standard reports, ad hoc reports,
customization, online risk management reference manual.
      Optional features: certificates of insurance, cost of risk analysis
and allocation, loss development and forecasting, self-administered claims,
OSHA 200, user security.
      User support: user group meetings*, onsite training*, telephone
assistance available 12 hours a day*, solution development teams; online
help *.
```

402

Staff: 79 total, 74 professionals.

Clients: 66 total, 58 in corporate risk management departments. 50 new systems sold in 1999.

Branch offices: Costa Mesa, Los Angeles and San Francisco, Calif.; Atlanta; New York; Cleveland; Philadelphia; Dallas; London; Frankfurt, Germany.

Officers: Robert Sandler, chairman; Anthony Galioto, president; Kevin Murray, senior vp/chief information officer.

Contact: RMIS Help Center; rmishd@aig.com.

**Includes conversion from client-server application.

Aon Risk Services Inc.
1000 N. Milwaukee Ave.,
Glenview, Ill. 60025;
847-953-5312; fax: 847-953-5301
www.aonline-aon.com
Risk management systems since: 1970.
Parent: Aon Corp.

Aon Risk **Monitor**

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1970.

Total installations: 600, all in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, D&O, marine.

Features: reports claims, policy, property and exposure data; cost of risk allocation modeling; analysis for risk financing and control; multilevel security; user-defined fields; multilanguage and multicurrency options; data conversion and consolidation services; ad hoc **report generation**.

Optional features: incoming certificate tracking, workplace safety compliance, First **Report** of Injury, marine claims tracking.

User support: user group meetings*, onsite training*, telephone assistance available 12 hours a day*.

Staff: 75 total, 70 professionals.

Clients: 600 total.

Branch offices: San Francisco; Atlanta; Chicago; Kansas City, Mo.; New York; Dallas; Sydney, Australia; London; Toronto.

Officers: Carl Bonta, managing director; Joe Propati, COO; Julie Geis, director-business development.

Contact: Dave Bartel, 913-906-0266; Terry Colburn, 847-953-5312; Neil Harrison, 212-479-3453; Mark Kusiak, 847-953-5314.

Blackburn Group Inc.
P.O. Box 23463,
Rochester, N.Y. 14692;
716-586-4530; fax: 716-586-7479
www.blackburngroup.com
Risk management systems since: 1991.

RiskPro

Price: $15,000.

System requirements: IBM-compatible PC systems, Windows.

Customization optional.

First installation: 1991.

Total installations: 250, all in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, user defined.

Features: custom risk finance and insurance underwriting, custom claim management, certificate tracking, international currency conversion on a real-time basis for policy and claim data.

Optional features: custom Web site development.

User support: user group meetings*, onsite training*, telephone assistance available 16 hours a day*.

RMN

Price: $50 to $500 per month per user.

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 2000.

Total installations: 2, both in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, user defined.

Features: risk profiles that can linked; integration of the underwriting, claim and certificate management functions into an Internet portal, financial forecasting.

Optional features: custom Web site development.

User support: user group meetings*, onsite training*, telephone assistance available 16 hours a day*, Web site*.

Staff: 14 total, 12 professionals.

Clients: 300 total, all in corporate risk management departments. 10 new systems sold in 1999.

Officers: Robert J. Blackburn, managing principal; Kham Douangdara, principal.

Contact: Robert J. Blackburn, rblackburn@blackburngroup.com.

CertainCert Software L.L.C.

6099 Riverside Drive, Suite 200,

Dublin, Ohio 43017;

614-781-0954; fax: 614-336-8894

www.certaincert.com

Risk management systems since: 1995.

Parent: Core Solutions Inc.

CertainCert Cert2000

Price: $3,500.

System requirements: IBM-compatible PC systems, NT, Citrix.

Customization optional.

First installation: 1996.

Claims/coverage managed: insurance certificates.

Features: tracking of incoming and producing outgoing certificates in paper or PDF format, ad hoc **report generation**, renewal request and non-compliance letter **generation**.

User support: onsite training, telephone assistance available 8 hours a day, 60 days of technical support, computer-based course*.

Staff: 5 total, 5 professionals.

Branch offices: Columbus, Ohio; Austin, Texas.

Contact: Wesley A. Herczeg.

Certificate Management Solutions

875 N. Michigan Ave., Suite 1900,

Chicago, Ill. 60611;

312-280-5600; fax: 312-280-5602

www.certificatesolutions.com

Risk management systems since: 1995.

Parent: Near North National Group.

Certificate Management Tracking

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1997.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, aviation, excess, professional liability.

Features: tracks insurance certificates; tracks all coverages, additional-insured wording, carrier stability and financial strength, days to cancellation, limits, policy numbers, and effective and expiration

dates.

User support: onsite training, telephone assistance available 8 hours a day*, risk management consulting*.

Certificate Management – Issuance

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1999.

Claims/coverage managed: general liability, casualty, workers compensation, auto, excess, professional liability.

Features: issuance of certificates via the Internet; processing of all casualty insurance certificates, stating clients' carrier policy numbers, effective/expiration dates, limits, additional-insured wording and days to cancellation; password protection; ability to process certificate renewals in batch format.

User support: onsite training*, telephone assistance available 8 hours a day*, risk management consulting*.

Staff: 20 total, 6 professionals.

Branch offices: Los Angeles; Reno, Nev.; Dallas; Salt Lake City.

Officers: Michael Segal, chairman/CEO; Michael Tinsley, COO.

Contact: Michael Tinsley; 312-280-5669.

Chubb Group of Insurance Cos.

15 Mountain View Road, P.O. Box 1615,

Warren, N.J. 07061-1615;

800-715-7475; fax: 908-903-3012

www.chubb.com/businesses/rmis

Risk management systems since: 1994.

Chubb RMIS Suite

Price: $1,000 to $ 20,000.

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1994.

Total installations: 1,550, 700 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, boiler and machinery, inland marine, ocean cargo.

Features: loss analysis, claims analysis, loss forecasting, loss prevention analysis, policy tracking, exposure analysis, reserve tracking, premium allocation, risk analysis, loss allocation, loss trending, safety and loss control, standard **report generation**, ad hoc **report generation**, vendor tracking, data mining.

Optional features: deductible tracker.

User support: user group meetings*, onsite training*, telephone assistance available 9 hours a day*, follow up training, web casting, tool customization*.

Staff: 9 total, 18 professionals.

Clients: 1,200 total, 550 in corporate risk management departments. 300 new systems sold in 1999.

Branch offices: 60 offices nationwide and Canada.

Officers: Michele Fincher, vp-large account services; Richard Kaiser, RMIS services manager; Jodie Lovas, RMIS team manager.

Contact: RMIS Support; rmi-support@chubb.com.

ConfirmNet Corp.

501 W. Broadway, Suite 1000,

San Diego, Calif. 92101;

877-669-8600; fax: 619-308-8601

www.confirmnet.com

Risk management systems since: 2000.

CertificatesNow

Price: $300.

System requirements: IBM-compatible PC systems, Windows.
Online system.
Customization optional.
First installation: 2000.
Total installations: 135.
Features: certificate management and distribution, cancellation and reinstatement database, ACORD forms, Insurance Standards Organization forms.
User support: onsite training, telephone assistance available 10 hours a day*, on-line training, e-mail support*.
Staff: 39 total, 26 professionals.
1999 revenues: 100% from software services.
Officers: Craig Irving, CEO; Kevin Kinslow, CFO; Rick Morgan, vp-sales and marketing.
Contact: sales@confirmnet.com.
Corporate Systems Inc.
1200 Corporate Systems Center,
Amarillo, Texas 79102;
806-376-4223; fax: 806-376-4077
www.csedge.com
Risk management systems since: 1967.
Auto Med Bill
System requirements: IBM-compatible PC systems, DOS, Windows, Internet platform.
Online system.
Customization optional.
First installation: 1998.
Claims/coverage managed: auto.
Features: application of policy limits; co-pays; deductibles; state fee schedules; state rules and usual, customary and reasonable values; audits for reserves and adjuster review limits; automated routing for utilization management; PPO network selection; enhanced productivity; maximum savings on auto medical bills; bill processing.
User support: user group meetings, onsite training, telephone assistance available 12 hours a day*.
CSKnowledge Net (CSK Net)
System requirements: IBM-compatible PC systems, Windows, Netscape 4.4 or higher; Microsoft Internet Explorer 4.01.
Online system.
Customization optional.
First installation: 1998.
Claims/coverage managed: general liability, property, casualty, workers compensation, auto.
Features: drag and drop analytical tool; tracks user access; query time; size of result sets returned; Secure Socket Layer (SSL) to protect transferred data; **report** distribution; multidimensional representation of data.
User support: user group meetings, onsite training, telephone assistance available 12 hours a day*.
Claims Administration System
System requirements: IBM-compatible PC systems, Windows.
Online system.
Customization optional.
First installation: 1988.
Claims/coverage managed: general liability, property, casualty, workers compensation, auto, crime.
Features: claims administration; claim and payment information; reminders for actions on claims; claim record diary and automatic diary record reminders; daily "to-do lists"; maintenance of vocational rehabilitation information; production of claim checks; maintenance of vendors; payment narratives; state benefit files; customized form letters; maintenance of premium and exposure base information; cost/risk allocation;

tracking of premium transactions, renewal status and reinsurance plans;
loss forecasting.
 User support: user group meetings, onsite training, telephone
assistance available 12 hours a day*.
 CSKnowledge
 System requirements: IBM-compatible PC systems, Windows.
 Online system.
 Customization optional.
 First installation: 1994.
 Claims/coverage managed: general liability, property, casualty,
workers compensation, auto.
 Features: claims and bill repricing; reporting and drill analysis
within a single interface; multidimensional analysis across data in a
report; manipulation of data while the user is offline;
graphical representation of data; identifies trends and anomalies in data.
 Optional features: reporter module includes user restrictions for
security purposes, data integration, formatted or exported to HTML;
explorer module provides integrated drill anywhere; online analytical
processing; predefined hierarchies for drilling capabilities and the
addition of individual ranges in the hierarchy of objects.
 User support: user group meetings, onsite training, telephone
assistance available 12 hours a day*.
 eBill Pro
 System requirements: IBM-compatible PC systems, Internet Explorer.
 Online system.
 First installation: 2000.
 Claims/coverage managed: workers compensation, auto bodily injury.
 Features: electronic processing of medical bills and attachments
from provider submissions; reprices for uncoding and unbundling state fee
schedules, PPO discounts, usual and customary charges and other fee
reductions; electronically summits payment to providers.
 User support: user group meetings, onsite training, telephone
assistance available 12 hours a day*.
 Medical Cost Management
 System requirements: IBM-compatible PC systems, Windows.
 Online system.
 Customization optional.
 First installation: 1990.
 Claims/coverage managed: workers compensation, auto.
 Features: medical cost analysis, necessity and cost of medical
services; adjudication of physician, hospital, pharmacy and anesthesia bills
for workers compensation and automobile claims; application and state rules
and utilization guidelines; elimination of duplicate charges; unbundles
procedure codes and identifies overutilization of treatments prior to bill
payments.
 User support: user group meetings, onsite training, telephone
assistance available 12 hours a day*.
 TeleClaim
 System requirements: IBM-compatible PC systems, service center.
 First installation: 1984.
 Claims/coverage managed: general liability, property, casualty,
workers compensation, auto, crime.
 Features: loss reporting; form production for all states; custom
report production for property, liability and crime claims;
customer-specific account design; user-defined questions and codes;
employee and vehicle demographic interface capabilities; single-point
reporting and catastrophic loss protocols.
 Optional features: location coding database.
 User support: user group meetings, onsite training, telephone
assistance available 12 hours a day*, bilingual operator service*.
 Staff: 505 total, 450 professionals.
 Branch offices: Lisle, Ill.

1999 revenues: $49 million total, $49 million from risk management systems sales and service: 100% from software sales.

Officers: Johnny Mize, president/CEO; John Champlin, COO; Marc Sollosy, chief
information officer.

Contact: Carolena Cogdill; 806-337-3554; ccogdill@csedge.com.

Cunningham Lindsey
3910 Brookside Drive,
Tyler, Texas 75701;
903-561-6700; fax: 903-581-2536
www.cunninghamlindsey.com
Risk management systems since: 1988.
Parent: Lindsey Morden Group Inc.
Flex System/EFlex
System requirements: IBM-compatible PC systems, Windows.
Online system.
Customization optional.
First installation: 1988.
Total installations: 250, 100 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: claims management, reserve tracking, safety and loss control, payment module, policy tracking, positive pay, duplicate checks on claim and check entry, electronic data interchange, claims indexed, payment tracking, custom query reports.

Optional features: client specific information.

User support: user group meetings, onsite training, telephone assistance available 12 hours a day*.

Staff: 5,000 total, 3,500 professionals.

Clients: 250 total, 150 in corporate risk management departments.

Branch offices: Dallas.

1999 revenues: $500 million total.

Officers: Don Smith, president/COO; Paul Maggi, executive senior vp/general manager; Farid Nagji, senior vp and chief information officer.

Contact: Tonna Cowan; 7929 Brookriver Drive, Suite 640; Dallas, 75247; 214-651-6902; cowan@na.cunninghamlindsey.com.

Delphi Technology Inc. (DTI)
201 Broadway,
Cambridge, Mass. 02139;
617-494-8361; fax: 617-494-1845
www.delphi-tech.com
Risk management systems since: 1993.
OASIS Policy,
Financial & Claims
System requirements: IBM-compatible PC systems, Windows.
Customization optional.
First installation: 1993.

Claims/coverage managed: professional liability, medical malpractice.

Features: policy management, tracking, rating and issuance; financial management; claim management; check processing; diary; litigation management; reserve tracking and management; **report generating** capability.

Optional features: OASIS RAMS Risk Management **Reporting** System.

User support: user group meetings, onsite training, telephone assistance available 12 hours a day*, assigned project manager and business analyst*.

OASIS RAMS
System requirements: IBM-compatible PC systems, Windows, Macintosh, browser-based.

Online system.

Customization optional.

First installation: 1998.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, medical malpractice.

Features: ability to integrate with any relational database; loss triangle reporting, reserve reporting, accounting, loss runs reporting, risk analysis.

Optional features: integrated with the OASIS Claims System.

User support: user group meetings, onsite training, telephone assistance available 12 hours a day*.

OASIS Claims

System requirements: IBM-compatible PC systems, Windows.

Customization optional.

First installation: 1977.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: claims administration and management, reserve tracking, diary, multi-tiered security, configurable by user to adapt to business rules, litigation management, vocational rehabilitation tracking, subrogation tracking, form letters, First **Report** of Injury for all states.

Optional features: Internet first **report** of injury, reinsurance system, OASIS RAMS integration.

User support: user group meetings, onsite training, telephone assistance available 12 hours a day*, project manager and business analyst*.

Branch offices: New Brunswick, N.J.

Officers: Sam Fang, president; Daihwan Choi, general manager; Chris Mears, vp-development.

Contact: Patty Morey Walker, director-sales and marketing; pwalker@delphi-tech.com.

EZ Claims.com

27650 Farmington Road, Suite 106,

Farmington Hills, Mich. 48334;

248-848-1484; fax: 248-848-1421

Risk management systems since: 2000.

EZ Claims.com

Price: $10,000 to $15,000.

System requirements: IBM-compatible PC systems, Windows, graphical Internet platform.

Online system.

Customization optional.

Claims/coverage managed: workers compensation, short- and long-term disability, medical bill repricing.

Features: claims administration and management; medical bill and claim history for automatic duplicate entry alert; litigation management; reserve management; electronic newsletter; online updates of legislation and procedure guidelines; claim calendar, adjuster notes, medical management guidelines; check processing and printing.

User support: user group meetings*, onsite training, telephone assistance available 16 hours a day*, claim processing, medical bill utilization and professional review.

Officers: Jaz Sokhal; Sukhpal Dhillon; Charles Ross.

eAutoclaims.com

2708 Alt. 19 N., Suite 604,

Palm Harbor, Fla. 34683;

800-275-9065; fax: 727-781-8425

www.eautoclaims.com

Risk management systems since: 1999.

Bricks to Clicks

Price: $35 to $50 per appraisal fee.

System requirements: Internet platform.
Online system.
Customization optional.
First installation: 2000.
Total installations: 18, 9 in corporate risk management departments.
Claims/coverage managed: auto.
Features: claim assignment function; database of contracted auto glass shops and direct repair programs; real-time assignment tracking, real-time average paid loss, loss adjustment expense, staff performance and turnaround time reports.
Optional features: independent adjuster assignment and distribution function, and real-time loss tracking and reporting.
User support: user group meetings*, onsite training*, telephone assistance available 24 hours a day*.
eAutoFleet
Price: $35 to $50 per appraisal fee.
System requirements: Internet platform.
Customization optional.
First installation: 2000.
Total installations: 18, 9 in corporate risk management departments.
Claims/coverage managed: auto.
Features: fleet management capability; physical damage repair assignment; real-time reporting on average paid losses, loss adjustment, expenses, and first notice of loss; links to contracted collision repair centers and auto glass claims.
Optional features: independent adjuster direct distribution function.
User support: user group meetings*, onsite training*, telephone assistance available 24 hours a day*.
Staff: 80 total, 10 professionals.
Branch offices: Columbia, S.C.
Officers: Eric Seidel, president/CEO; Randal Wright, COO; Scott Moore, CFO.
Contact: Terri McSherry, vp-sales; tmcsherry@eautoclaims.com.
Effisoft USA
110 Broad St., Fifth Floor,
Boston, Mass. 02110;
617-542-1400; fax: 617-542-1020
www.effisoft.com
Risk management systems since: 1988.
Parent: Effisoft S.A.R.L.
Webrisk
Price: $60,000.
System requirements: IBM-compatible PC systems, Internet Explorer 4.1 or higher.
Online system.
Customization optional.
First installation: 1998.
Total installations: 130, 110 in corporate risk management departments.
Claims/coverage managed: general liability, property, casualty, workers compensation, auto, user-defined.
Features: exposure tracking; coverage management; safety and loss control and prevention; tracking of recommendations; inspection timetables; safety plans; loss management, development and forecasting; incident reporting; **report** conversion for each or combined subject areas; diary; policy management; premium tracking.
Optional features: custom data collection tools for specific user groups, private labeling.
User support: user group meetings, onsite training, telephone assistance available 24 hours a day, U.S. office provides telephone assistance 7.5 hours a day.**

Staff: 35 total, 30 professionals.

Clients: 130 total, 110 in corporate risk management departments. 15 new systems sold in 1999.

Branch offices: London; Paris.

1999 revenues: $2.2 million total, $1.1 million from risk management systems sales and service:40% from software sales, 60% from software services.

Officers: Olivier Adler; Pascal Stopnicki; Marc Accos.

Contact: Will Warren; 617-542-1400,ext 23; will@effisoft.com.

**User support's inclusion in system price depends on program structure.

Envision Technology Solutions L.L.C.
6975 S. Union Park Center, Suite 120,
Midvale, Utah 84047;
801-568-1818; fax: 801-568-5179
www.envision-ts.com
Risk management systems since: 1994.
Parent: Near North National Group, CNA Financial Corp.
RiskEnvision.
System requirements: IBM-compatible PC systems, Windows.
Customization optional.
First installation: 1994.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, professional liability, disability, product liability, case management, medical bill review.

Features: claims administration; standard **report generation**; litigation tracking; loss reserve analysis; document linkage; payment processing; ad hoc **reports**; diary; log functionality; medical bill review; best practices checklist; case management; exposure, event tracking, cost allocation; executive reporting; loss development, forecasting and trending; aggregate impairment calculations; turnkey solutions outsourced database management and service plan.

Optional features: customization; remote reporting capability through LAN/WAN and Internet-based program WebEnvision, which offers access to updated RiskEnvision data.

User support: user group meetings, onsite training*, telephone assistance available 10 hours a day*, scheduled classes, enhancements and new versions.

CompVision
Price: $2,499.
System requirements: IBM-compatible PC systems, Windows.
First installation: 1994.
Claims/coverage managed: workers compensation.

Features: First **Report** of Injury forms for all states; OSHA 200 log production; workers compensation cost containment advisor including last work day calendar; claim status; days open and closed; diary and alert calendar; query function for common injury descriptions; medical glossary and abbreviations; lag time reporting.

User support: onsite training*, telephone assistance available 10 hours a day*.

Staff: 10 total.

Medical Bill Review
System requirements: IBM-compatible PC systems, Windows.
Online system.
Customization optional.
First installation: 2000.
Total installations: 3, all in corporate risk management departments.

Claims/coverage managed: workers compensation.

Features: data validation, utilization preview, procedure bundling, duplicate checking, repricing, statutory fee schedules, usual and customary

411

fees, red-flags for case management, check issuance, explanation of benefits, explanation of review, savings **report**, RMIS integration, treatment **report**, PPO savings **report**, invoicing, cost containment **report**, variable billing methods.

User support: user group meetings*, onsite training, telephone assistance available 10 hours a day*, e-mail assistance, FAQ*.

Staff: 40 total, 20 professionals.

Branch offices: Tampa, Fla.; Chicago; Detroit; Nashville, Tenn.; Seattle.

Officers: Michael Segal, chairman/CEO; Scott Harper, COO; David Warwick, CFO.

Contact: Dave Ostler; 801-568-1818; sales@envision-ts.com.

ESIS Inc.
2 Liberty Place, 1601 Chestnut St.,
Philadelphia, Pa. 19103;
215-640-1946; fax: 215-640-5474
www.riskadvantage.com
Risk management systems since: 1982.
Parent: ACE USA.
RiskAdvantage Loss Management
Price: $10,000 to $12,000.
System requirements: IBM-compatible PC systems, Windows, Macintosh.
Online system.
Customization optional.
First installation: 1997.
Total installations: 1,010, 500 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, international.

Features: claims management; red flag module; daily claim and **financial** updates; real-time access to adjuster's notes; **report generation** capabilities including loss development triangles, period-to-period comparisons, loss runs with **data** analysis, **financial data** analysis, frequency and severity of loss **reporting**, repetitive claim identification, duration analysis; diary; exporting capabilities; graphing.

User support: user group meetings*, onsite training, telephone assistance available 12 hours a day*.

Staff: 20 total, 16 professionals.

Clients: 632 total, 632 new systems sold in 1999.

Branch offices: Los Angeles; San Francisco; Atlanta; Chicago; Boston; New York; Portland, Ore.; Dallas; Houston.

1999 revenues: $155 million total, $10 million from risk management systems sales and service: 80% from software sales, 20% from software services.

Officers: Chris Barnes, president; Jim Stallard, senior vp-ACE USA; Gene Fazzie, vp.

Contact: Debbie Johnson; debbie.johnson@esis.com.

Frasin Operational Risk
Bishops Court, 27-33 Artillery Lane,
London, England E1 7LP;
44-20-7661-2456; fax: 44-20-7426-0409
www.frasin.com
Risk management systems since: 1996.
Parent: HSBC Holdings P.L.C.
SOFWIN
System requirements: IBM-compatible PC systems, Windows.
Customization optional.
First installation: 1996.
Claims/coverage managed: operational losses.
Features: risk self-assessment, analysis of best practice for operational and behavioral standards, department-by-department analysis for

loss and potential loss, comparison reports and geographical analysis, fee and insurance premium audits.

Optional features: questionnaire modification and customization.

User support: user group meetings*, onsite training, telephone assistance available 8 hours a day*, operational risk consulting*.

Branch offices: San Francisco; Nicosia, Cyprus; Jerusalem; Lima, Peru; Dubai, United Arab Emirates.

Officers: Keith Jones, chairman; Philip Martin, managing director; Dennis Cox, director-operational risk.

Contact: Philip Martin.

Gallagher Bassett Services Inc.

The Gallagher Centre, 2 Pierce Place,

Itasca, Ill. 60143-3141;

630-773-3800; fax: 630-285-4000

www.gallagherbassett.com

Risk management systems since: 1983.

Parent: Arthur J. Gallagher & Co.

RISX-FACS

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1983.

Total installations: 1,320.

Features: claims administration, loss forecasting and trending, reserve tracking, incident processing, check processing, diary, litigation management, claim notes, claim payment, recoveries tracking, summary loss reports, loss and claims experience reports, specific excess reports, claim activity summaries, claim register reports, accident loss analysis **report**, claim loss analysis reports.

User support: user group meetings*, onsite training*, telephone assistance available 24 hours a day*, training at home office*.

Staff: 95 total, 90 professionals.

Clients: 1,299 total.

1999 revenues: $169 million total, $11.1 million from risk management systems sales and service.

Officers: Richard McKenna, president; Robert Mason, CFO; Wally Gawaluch, Emil Bravo, executive vps.

Contact: Colleen Saurbier; 630-285-4019; colleen_saurbier@gbtpa.com.

GatesMcDonald

3455 Mill Run Drive,

Hilliard, Ohio 43026;

800-336-4733; fax: 614-777-3265

www.gatesmcdonald.com

Risk management systems since: 1989.

Parent: Nationwide.

Cascade

System requirements: IBM-compatible PC systems, Windows.

Online system.

First installation: 1995.

Total installations: 100, 25 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, absence management.

Features: claims administration, reserve tracking, loss trending, indent **reporting**, ad hoc **report generation**, statistical data analysis, diary.

Optional features: client inquiry module.

User support: onsite training*, telephone assistance available 12 hours a day*.

Staff: 1,500 total.

Clients: 25 total, all in corporate risk management departments. 10 new systems sold in 1999.

Branch offices: 41 offices throughout the U.S.

1999 revenues: $111.1 million total.

Officers: Danny Fullerton, president/ COO; Diane Reed, vp-finance and pricing; Jim Bryant, vp-sales.

Contact: Scot Van Marter, vp-marketing; 800-336-4733, ext. 3526.

GenSource Corp.

25572 Ave. Stanford,

Valencia, Calif. 91355-1102;

661-294-1300; fax: 661-294-1310

www.gensourcecorp.com

Risk management systems since 1977.

GenDIS Short- and Long-Term Disability claims system

Price: $45,000 to $85,000

System requirements: IBM-compatible PC systems, Windows, IBM RS/6000.

Customization optional.

First installation: 1996.

Total installations: 6, 5 in corporate risk management departments.

Claims/coverage managed: non-occupational short- and long-term disability claims.

Features: lost-time management system; functionality for reserves, payments, diaries/ notes, medical management, ad hoc reporting; use of common treatment protocols and return-to-work disciplines.

Optional features: integrated workers compensation system module, liability claims module and risk analysis module.

User support: user group meetings*, onsite training, telephone assistance available 12 hours a day, disaster recovery services*.

GenCOMP for Windows

Price: $45,000 to $85,000.

System requirements: IBM-compatible PC systems, Windows, IBM RS/6000.

Customization optional.

First installation: 1977.

Total installations: 55, 52 in corporate risk management departments.

Claims/coverage managed: workers compensation.

Features: functionality for 32-bit, reserves, payments, diaries/notes and medical management; policy tracking, risk analysis, incident reporting, advanced ad hoc and standard reporting, check processing, litigation management.

Optional features: permanent disability rating module, short-and long-term disability claims module, liability claims module, risk analysis module.

User support: user group meetings*, onsite training, telephone assistance available 12 hours a day, disaster recovery services.

GenPAC-Liability claims system

Price: $45,000 to $85,000.

System requirements: IBM-compatible PC systems, Windows, IBM RS/6000.

Customization optional.

First installation: 1979.

Total installations: 28, 26 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty.

Features: claims administration, interactive data entry, supervisor, on-line inquiry, special forms development, scheduled processing and reports, functionality for reserves, payments, diaries/notes, ad hoc reports.

Optional features: workers compensation and short- and long-term modules.

User support: user group meetings*, onsite training, telephone assistance available 12 hours a day, disaster recovery services*.

Staff: 35 total, 29 professionals.

Clients: 450 total, 200 in corporate risk management departments; 7 new systems sold in 1999.

Branch offices: Cocoa Beach, Fla.

1999 revenues: 10% from hardware sales, 45% from software sales, 45% from software services.

Officers: Eric Hoffberg, president/CEO; Nora Kenner, vp-consulting services; John Carolan, director-sales and marketing.

Contact: John Carolan.

Inform Applications Inc.
888 Veterans Memorial Highway,
Suite 100,
Hauppauge, N.Y. 11788;
631-851-0222; fax: 631-851-1769
www.informapplications.com
Parent: Information Builders Inc.
INFORM

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1985.

Total installations: 250, 235 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, crime, disability.

Features: claim consolidation; ad hoc reports; reserve and paid analysis; allocation system and reports; loss prevention reports; organization updates and reports; key performance indicators; conditional alerts to pagers, phone and e-mail; policy tracking; loss trending; comparative analysis; litigation management; deferred and immediate processing; e-mail reports; First **Report** of Injury database and analysis; graphics capabilities.

Optional features: OSHA, crime and accident investigation.

User support: user group meetings*, onsite training*, telephone assistance available 8 hours a day*.

Staff: 20 total, 14 professionals.

Branch offices: Piscataway, N.J.; Memphis, Tenn.

1999 revenues: 50% from software sales, 50% from software services.

Officers: Alan Josefsek, president; Frank Fantigrossi, vp.

Contact: Alan Josefsek; 631-851-0222, ext. 11; alan_josefsek@ibi.com; Frank Fantigrossi; 631-851-0222, ext. 12; frank_fantigrossi@ibi.com.

Insurance Data Services
151 Lyon Ave.,
Hemet, Calif. 92543;
949-658-4000; fax: 949-658-4001
www.certsonline.com
Risk management systems since: 1995.
Parent: Jenquest Inc.
Insurance Certificate Tracking System

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1995.

Total installations: 100, all in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: outsourcing of certificate insurance collection and processing with online history, document imaging, custom reporting.

Optional features: insurance tracking application expansion.

User support: onsite training*, telephone assistance available 19 hours a day*.

Staff: 40 total, 8 professionals.

Clients: 100 total, 25 new systems sold in 1999.

Branch offices: Dana Point, Calif.

Officers: Robert M. Ward, president; Thomas H. Wickes, H. Lee Roth, vps.

Contact: 800-996-9964.

Jury Verdict Research

747 Dresher Road, P.O. Box 980,

Horsham, Pa. 19044-0980;

215-784-0941; fax: 215-784-9639

www.lrp.com

Risk management systems since: 1987.

Parent: LRP Publications.

Case Evaluation Software and Basic Settlement Modlule

Price: $940.

System requirements: IBM-compatible PC systems, Windows.

Customization optional.

Claims/coverage managed: personal injury.

Features: loss forecasting, value determination, standard **report generation.**

User support: telephone assistance available 10 hours a day*.

Officers: Kenneth F. Kahn, CEO/ president.

Contact: Gary Bagin, director-communications.

Lumton Technologies Inc.

P.O. Box 309,

Woodstock, Ill. 60098;

815-568-2602; fax: 815-568-2604

Risk management systems since: 1984.

Claims Master

Price: $10,000 to $50,000.

System requirements: IBM-compatible PC systems, Windows.

Customization optional.

First installation: 1984.

Total installations: 320, 98 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: claims processing/reporting, integrated diary system, transaction log for history of each claim, integrated work processing, industry standard and custom claim category codes, ad hoc reports, actuarial forecasting and analysis, spreadsheets and graphics supports, monitors claim payments and reserves, OSHA reporting and logs, review of claims history and activity.

Optional features: actuarial services and interface with actuarial analysis software, workers compensation medical cost analysis.

User support: user group meetings, onsite training, telephone assistance available 8 hours a day.

Staff: 15 total, 10 professionals.

Clients: 200 total, 100 in corporate risk management departments.

1999 revenues: 40% from hardware sales, 20% from software sales, 40% from software services.

Officers: Daniel DeSerto, president; Janine M. Jozwiak, CEO.

Contact: Mary McKenzie.

Marsh Inc.

1 World Trade Center,

New York, N.Y. 10048-9302;

212-345-6000; fax: 212-345-0814

www.starsinfo.com, www.marshweb.com

Risk management systems since: 1990.

Parent: Marsh & McLennan Cos. Inc.

STARS
Price: $60,000.
System requirements: IBM-compatible PC systems, Windows.
Online system.
Customization optional.
First installation: 1990.
Total installations: 1,500, all in corporate risk management
departments.
Claims/coverage managed: general liability, property, casualty,
workers compensation, auto, incident tracking, professional liability,
employers liability, E&O, D&O, products liability.
Features: **data** conversion/consolidation, executive
reporting, ad hoc **reporting**, risk analysis, safety
and loss control, **financial** and actuarial **reporting**,
loss triangulations, policy management, risk allocation pricing, diary,
litigation management, graphical **reporting**, Internet
connectivity, object linking/embedding, scanning functionality.
Optional features: customization, integration, First
Report of Injury forms, certificate tracking, profiling.
User support: user group meetings, onsite training*, telephone
assistance available 12 hours a day*, support via e-mail*.
STARSWeb
Price: $35,000.
System requirements: IBM-compatible PC systems, Windows,
Internet/intranet.
Online system.
Customization optional.
First installation: 1998.
Total installations: 50, all in corporate risk management
departments.
Claims/coverage managed: general liability, property, casualty,
workers compensation, auto, incident tracking, professional liability,
employers liability, E&O, D&O, product liability.
Features: Web access to existing STARS information, electronic
distribution of STARS reports, recommendation storage, diary.
User support: user group meetings, onsite training*, telephone
assistance available 12 hours a day*.
Staff: 175 total, 155 professionals.
Clients: 450 total, all in corporate risk management departments. 75
new systems sold in 1999.
Branch offices: Los Angeles; San Francisco; Stamford, Conn.;
Atlanta; Chicago; Detroit; Cleveland; Philadelphia; Pittsburgh; Toronto;
London; Dallas.
1999 revenues: $22.5 million total, $22.5 million from risk
management systems sales and service: 100% from software services.
Officers: Robert G. Petrie, Patrick J. O'Neill, Jeffrey Markowitz,
managing directors.
Contact: William Diaz, 214-765-8463; Barry Bernasconi,
44-207-357-1410 (London).
MountainView Software Corp.
1133 N. Main, Suite 103,
Layton, Utah 84041;
801-544-2446; fax: 801-544-3138
www.mvsc.com
Risk management systems since: 1996.
Workers Companion
System requirements: IBM-compatible PC systems, Windows.
Customization optional.
First installation: 1996.
Total installations: 6,000.
Claims/coverage managed: workers compensation, disability.
Features: First **Report** of Injury for all states, OSHA

200, loss/run reporting, claims administration, ad hoc reports, chart and graph capabilities.

Optional features: electronic data interchange, disability module.

User support: onsite training, telephone assistance available 24 hours a day*.

www.ifroi.com

Price: $6 per claim.

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 2000.

Claims/coverage managed: workers compensation.

Features: **report generation** capabilities,
First **Report** of Injury **report** for all states, OSHA 200.

Optional features: electronic data interchange, disability module.

User support: onsite training, telephone assistance available 24 hours a day*.

Claim Zone

System requirements: IBM-compatible PC systems, Windows.

Customization optional.

First installation: 2000.

Total installations: 4.

Claims/coverage managed: workers compensation.

Features: claims administration, reserve tracking, full **financial** tracking, check writing, First **Report** of Injury for all states, OSHA 200, diary, litigation, vocational rehabilitation.

Optional features: electronic **data** interchange, disability module.

User support: onsite training, telephone assistance available 24 hours a day*.

Staff: 10 total, 8 professionals.

Clients: 500 total, 350 in corporate risk management departments; 200 new systems sold in 1999.

Officers: Steve Schmutz, president; Terry Preece, vp.

Contact: Orson Whitmer; 888-533-1122, ext. 301.

Mynd Corp.

Risk Management Division

38705 Seven Mile Road, Suite 450;

Livonia, Mich. 48152-1005;

734-462-5800; fax: 734-462-5807

www.mynd.com/riskmaster/bi.asp

Risk management systems since: 1982.

Parent: Mynd Corp.

Global Risk Systems

Price: $60,000.

System requirements: Application Service Provider.

Online system.

Customization optional.

First installation: 2000.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: claim management, including policies, safety, underwriting, exposure and First **Report** of Injury; data sharing.

User support: user group meetings, onsite training*, telephone assistance available 15 hours a day*, private Web site; **field visits***.

RISKMASTER.net

Price: $120,000.

System requirements: Internet browser.

Customization optional.

First installation: 2000.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: support for property, casualty, general liability and workers comp claims, data sharing, document management, automated **report generation** and distribution.

User support: user group meetings, onsite training*, telephone assistance available 15 hours a day*, private Web site, **field visits***.

RISKMASTER/World

Price: $100,000.

System requirements: IBM-compatible PC systems, Windows.

Customization optional.

First installation: 1998.

Total installations: 3,500**.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: common exposure flagging; loss ratio calculation; data analysis; best practice automation; critical data segmenting; billing and forecasting maintenance; standard and custom reports creation, policy administration; payment processing; adjuster module with advance query; InterDEV and Active X technologies; XML and COM architecture; quick-entry forms; export/import capabilities between databases; supplemental **field** creation; claim parameter storing and definitions; diaries; governmental regulation and industry standard compliance; advanced security system module; actuarial, financial, statistical and policy **report generation;** payment, collection and complaint monitoring; invoicing; reserve level monitoring and defining.

Optional features: third party administration, loss engine, workers compensation, 1099, bill review, fund management, healthcare quality, incident management, first notice of loss, First **Report** of Injury, return to work, litigation management, **report** distribution.

User support: user group meetings, onsite training*, telephone assistance available 15 hours a day*, private Web site, **field visits***.

Clients: 415 total, 150 new systems sold in 1999.

Branch offices: Scottsdale, Ariz.; Tampa, Fla.; Livonia, Mich.; Kansas City, Kan.; Columbia, S.C.; Dallas; Toronto.

1999 revenues: $16 million total.

Officers: Lance Albright, vp/general manager; Steven Dorn, assistant vp-sales; Paul Hafeli, assistant vp.

Contact: Ron Peterson, ronpeterson@mynd.com.

**Estimated.

Near North Insurance Brokerage Inc.

875 N. Michigan Ave., Suite 1900,

Chicago, Ill. 60611;

312-280-5600; fax: 312-280-5602

www.nnng.com

Risk management systems since: 1995.

Parent: Near North National Group.

WorldLink

Price: $475 per subscription group.

System requirements: IBM-compatible PC systems, DOS, Windows, Internet.

Online system.

First installation: 1996.

Total installations: 500, 60 in corporate risk management departments.

Features: information on more than 180 countries; information country by country on insurance changes, general insurance,

419

property/casualty regulations, bonding and marine regulations, captive domiciles, social security legislation; ad hoc **report generation**.

User support: telephone assistance available 8 hours a day*, e-mail assistance*.

Property Management System

Price: $10,000.

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1997.

Total installations: 10.

Claims/coverage managed: property, casualty.

Features: administration and tracking of loss control programs, tracking and updating improvements and additions to properties, data analysis, storing of property values and loss estimates, allocation of premiums by location, tracking of carrier and consultant service commitments, property location information module, underwriting information module, recommendation module, ad hoc **report generation** module.

Optional features: property photograph module, property **layout** diagram module, Marshall & Swift building replacement cost valuations module, upgrade system to visual basic interface.

User support: onsite training, telephone assistance available 8 hours a day*, annual updates of Marshall & Swift values, Palm Pilot property data collection, Web-based property data input.

Branch offices: Los Angeles; Washington; Las Vegas; Dallas.

Officers: Michael Segal, chairman/CEO; Matt Walsh, Dana Berry, Devra Gerber, group vps/managing directors.

Contact: Terry Ries; 312-280-3826; tries@nnng.com.

Options & Choices Inc. dba OCI

2232 Dell Range Blvd., Suite 300,

Cheyenne, Wyo. 82009;

307-635-3777; fax: 307-634-0828

www.oci.com, www.irmis.com

Risk management systems since: 1996.

Parent: UNUMProvident Corp.

Integrated Risk Management Information System (IRMIS)

Price: $50,000 to $200,000.

System requirements: IBM-compatible PC systems, Windows, Internet platform.

Online system.

Customization optional.

First installation: 1996.

Total installations: 1,700.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, short- and long-term disability, sick leave, group health, OSHA, exposure health and safety, human resource/demographics, premium.

Features: management reporting and distribution of workers compensation; integrated data analysis including complex regression and statistical analysis; premium exposure reporting and integration with claim data; loss triangles and valued-as-of reporting; customized data and **report** applications; input applications for claims data and/or premium and exposure data; security with encryption; digital certificates, user authentication and firewalls; Internet-based ad hoc **report generation**.

User support: user group meetings*, onsite training*, telephone assistance available 12 hours a day*, analytic decision support; statistical analysis*.

Staff: 45 total, 45 professionals.

Clients: 700 .

Branch offices: San Francisco; Hartford, Conn.; Chicago; Raleigh, N.C.

Officers: Harold H. Gardner, president/CEO; Dan Blaney, senior vp-operations; Michael A. Turner, vp-business development; Christopher Barlow, vp-software development; Torrey Powers, vp-information production/data management.

Contact: Michael A. Turner; 815-334-8565; mike_turner@oci.com.

PerDatum Inc.
4098 Main St.,
Hilliard, Ohio 43026;
614-777-4636; fax: 614-777-4650
www.perdatum.com
Risk management systems since: 1997.
PROGNOS-MCO
Price: $50,000.
System requirements: IBM-compatible PC systems, Windows, Novell, 32-bit ODBC compliant client/server.
Customization optional.
First installation: 1997.
Claims/coverage managed: workers compensation, claim management, case management, medical management.

Features: manages workers compensation information; claims administration; case management; medical management; fee bill recording and processing; recording and tracking of diagnostic data and allowed conditions; provider profiling; custom reports, First Reports of Injury, employer/provider/employee databases, diary and notification systems; on-line ICD-9, CPT and HCPCS code databases; interaction with most information querying and reporting tools.

Optional features: state specific First Reports of Injury, prior authorization, disability management, legal management, dispute resolution, case management cost tracking, check writing, 1099 processing, fee bill re-pricing, electronic data integration of First Reports of Injury and medical fee bills, treatment plans.

User support: user group meetings, onsite training, telephone assistance available 10 hours a day.

PROGNOS-Administrator
Price: $20,000**.
System requirements: IBM-compatible PC systems, Windows, Novell, 32-bit ODBC compliant client/server.
Customization optional.
First installation: 1994.
Claims/coverage managed: workers compensation, claim management, case management, safety, occupational health.

Features: management of information for safety, workers compensation and occupational health programs; claims administration, case management, medical management, incident investigation and transitional work management; forecasting and prevention; safety and loss control; itemized cost allocation; reserve tracking; recording and tracking of diagnostic data and allowed conditions; provider profiling; custom reports, First **Report** of Injury, OSHA reporting, OSHA recordability checks, frequency and severity cases, employee/facility/provider databases, diary and notification systems, online ICD-9, CPT and HCPCS code databases; interaction with almost any data querying or reporting tool.

Optional features: state-specific First Reports of Injury, nurses' log, prior authorization, legal management, dispute resolution, case management, cost tracking, check writing, 1099 processing, fee bill re-pricing, electronic data integration of First Reports of Injury and cost information.

User support: user group meetings, onsite training, telephone assistance available 10 hours a day.

PROGNOS-Professional
Price: $3,000.

System requirements: IBM-compatible PC systems, Novell, 32-bit ODBC compliant client/server.

Customization optional.

First installation: 1994.

Claims/coverage managed: workers compensation, case management, loss control and prevention, safety, occupational health.

Features: management of information for safety, workers compensation and occupational health programs; claim management; case management; incident investigation and transitional work management; forecasting and prevention; safety and loss control; summary cost recording and reserve tracking; custom reports, First Reports of Injury, OSHA reports (forms 200 and 300), OSHA recordability checks, frequency and severity rates; employee/facility/provider databases; diary and notification systems; interaction with almost any querying or reporting tool.

Optional features: state specific First Reports of Injury, nurses' log.

User support: user group meetings, onsite training, telephone assistance available 10 hours a day.

Clients: 500 total**.

Branch offices: Columbus, Ohio.

1999 revenues: 85% from software sales, 15% from software services.

Officers: Mark Tochtenhagen, president; Leo Renner, CFO; Mike Hedge, chief information officer.

Contact: Mark VerMeulen, vp-sales and marketing; 614-777-4636, ext. 206; markv@perdatum.com.

**Estimated.

Risk Laboratories

531 Roselane St., Suite 800,

Marietta, Ga. 30060-6979;

678-784-4600; fax: 678-784-4700

www.risklabs.com

Risk management systems since: 1994.

RiskFolio 3.4.

Price: $10,000 to $1,000,000.

System requirements: IBM-compatible PC systems, Windows.

Online system.

Customization optional.

First installation: 1994.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, all lines.

Features: ad hoc reports; standard **report** library; claims triangulation; loss development; trending and forecasting; premium allocation; budgeting; aggregate analysis of limits and retentions; program/TPA monitoring; cost of risk analysis; loss stratification; loss analysis; acquisition and divestiture analysis; program options analysis; self-insurance comparisons and analysis; contract and renewal negotiating; international program analysis; reinsurance cession analysis; frequency and severity analysis; full values "as of" financial analysis capability; executive information system; policy tracking and management; exposure tracking and management; incoming/outgoing certificate processing and management; claims management for property/casualty and all industry-specific coverages; complete data flexibility; claims reporting; litigation management; reserve and values history; diary/notes; task creation; distribution and management; safety audit tracking; OSHA record keeping and reporting; data import/export and consolidation services; electronic data interchange; database independent; full security; asynchronous reporting; scheduling and reporting; graphic and chart capabilities; document integration with spreadsheet output options; 32-bit client/server technology; interface with internal application.

Optional features: Dashboard: customized Web page to **display** reports, warning signal system; Publisher: organizes, filters and distributes **report** on Dashboard; Incident Reporting:

reports and collects incident related data in real-time fashion; Exposure Management: collects, edits and manages information about companies unique exposures from the **field** and stores data in database.

User support: user group meetings*, onsite training*, telephone assistance available 11 hours a day*, upgrades upon availability, troubleshooters with risk management experience*.

Staff: 60 total, 50 professionals.

1999 revenues: 40% from software sales, 60% from software services.

Officers: George B. Netherton, chairman; Scott Saffron, COO/interim CEO; Robert C. Morrell, chief technology officer.

Contact: Business Development Team; 678-784-4600; info@risklabs.com.

Risk Sciences Group (RSG)
1900 E. Golf Road, Suite 700,
Schaumburg, Ill. 60173;
800-619-0224; fax: 847-619-3079
www.risksciencesgroup.com
Risk management systems since: 1978.
Parent: Crawford & Co.
Sigma Encore Suite
Price: $12,000 to $125,000.
System requirements: IBM-compatible PC systems, Windows, Microsoft, Netscape browser, Macintosh.

Online system.

Customization optional.

First installation: 1978.

Total installations: 325, 319 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, all lines.

Features: encryption; risk management-specific relational database; configurable screens; **data** grids; application access and web links; user security; location management; loss management; analytic **reporting**; integration with policy; exposure and location through tab links; **financial** audit trail including cumulative and loss development lists; adjuster notes; analytical reports including claim management; safety/loss control; finance, actuarial, ad hoc reporting tool, point-in-time valuation, automatic **report** scheduling; **report** distribution.

Optional features: certificates of insurance, policy management, exposure management, claims administration, property/ inspection management, first notice of loss, diary, cost-of-risk allocation.

User support: user group meetings*, onsite training*, telephone assistance available 8 hours a day*, application service provider services*, **data** consolidation, customized reporting, data interfaces, electronic **report** distribution.

Staff: 110 total, 90 professionals.

Clients: 325 total, 319 in corporate risk management departments; 15 new systems sold in 1999.

Branch offices: San Francisco; Atlanta; Chicago; New York.

1999 revenues: $17.5 million total, all from risk management systems sales and service: 10% from software sales, 90% from software services.

Officers: Michael E. Saladino, managing director.

Contact: Kenneth C. Ancona, national manager-marketing and sales; ken_ancona@us.crawco.com.

Risk Technologies Inc.
2840 Highway 287 N., Suite 400,
Mansfield, Texas 76063;
817-477-2197; fax: 817-473-7610
Risk management systems since: 1988.
RiskVision
Price: $75,000 to $250,000.
System requirements: IBM-compatible PC systems, Windows, any network

platform, Macintosh.

Customization optional.

First installation: 1988.

Total installations: 200, 150 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, injury benefits, hospital incidents, student injuries, medical malpractice, accident and health, U.S. Longshoremen and Harbors.

Features: claims administration and check processing, custom claim input screens, laser check writing, vendor management and electronic transmission of 1099 information, electronic bank reconciliation transmissions and imprest fund management, ad hoc **report generation**, **report** writer, data export/import, remote access, reserve worksheets, notes and diary routines, exposure information management, premium management, policy management, cost allocation, loss development, loss control and OSHA **reporting** and record keeping, state fee schedule verification and payment discounting, form letter **generation**.

Optional features: real-time integration with PeopleSoft and Oracle, human resource systems, custom information management.

User support: user group meetings*, onsite training*, telephone assistance available 12 hours a day*.

RiskVision TPA

Price: $150,000 to $500,000.

System requirements: IBM-compatible PC systems, Windows, any network platform, Macintosh.

Online system.

First installation: 1988.

Total installations: 35, 15 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, U.S. Longshoremen and Harbor, injury benefits, hospital incidents, student injuries, medical malpractice, accident and health.

Features: claims administration and check processing, custom claim input screens, laser check writing, vendor management and electronic transmission of 1099 information, electronic bank reconciliation transmissions and imprest fund management, ad hoc **report generation**, **report** writer, data export/import, remote access, reserve worksheets, notes and diary routines, exposure information management, premium management, policy management, cost allocation, loss development, loss control and OSHA **reporting** and record keeping, state fee schedule verification and payment discounting, form letter **generation**.

Optional features: custom information management.

User support: user group meetings*, onsite training*, telephone assistance available 12 hours a day*.

RiskVision EDI

Price: $75,000 to $500,000.

System requirements: Web-enabled browser and access to the Internet.

Online system.

First installation: 1992.

Total installations: 150, 75 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, injury benefits, hospital incidents, student injuries, medical malpractice, accident and health, U.S. Longshoremen and Harbors.

Features: electronic data consolidation/ conversion; industry-specific data editing and conversion; exchange for various third party administrators, insurance companies, regulatory agencies, index

bureaus, industry organizations, etc.; policy and coverage verification.

Optional features: real-time interface with insurance companies, TPAs or clients' legacy databases; integration with PeopleSoft and Oracle; human resource systems.

User support: user group meetings*, onsite training*, telephone assistance available 12 hours a day* .

RiskVisionNET

System requirements: IBM-compatible PC systems, Windows, any network platform, Macintosh.

Online system.

Customization optional.

First installation: 2000.

Total installations: 4, all in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, injury benefits, hospital incidents, student injuries, medical malpractice, accident and health, U.S. Longshoremen and Harbors.

Features: claims administration and check processing, custom claim input screens, laser check writing, vendor management and electronic transmission of 1099 information, electronic bank reconciliation transmissions and imprest fund management, ad hoc **report generation**, **report** writer, data export/import, remote access, reserve worksheets, notes and diary routines, exposure information management, premium management, policy management, cost allocation, loss development, loss control and OSHA **reporting** and record keeping, state fee schedule verification and payment discounting, form letter **generation.**

Optional features: custom information management.

User support: user group meetings*, onsite training*, telephone assistance available 12 hours a day*.

RiskVision EAS

Price: $25,000 to $50,000.

System requirements: IBM-compatible PC systems, Windows, any network platform, Macintosh.

Online system.

First installation: 1992.

Total installations: 20, 15 in corporate risk management departments.

Features: adaptable to any RiskVision claims gathering product; customized query tools developed for reporting, analysis and graphing from the RiskVision data and internal client data or legacy systems.

User support: user group meetings*, onsite training*, telephone assistance available 12 hours a day*.

Staff: 15 total, 11 professionals.

Clients: 250 total, 150 in corporate risk management departments; 16 new systems sold in 1999.

1999 revenues: 3% from hardware sales, 64% from software sales, 33% from software services.

Officers: Chuck Allen, president; R.J. Mallette, vp-product development and marketing; Ron Watts, vp-customer service.

Contact: R.J. Mallette; 817-477-2197, ext. 102; rj_mallette@riskvision.com.

RISKTRAK Inc.

230 Commerce Way,

Portsmouth, N.H. 03801;

603-422-0444; fax: 603-433-4676

www.risktrac.com

Risk management systems since: 1982.

Parent: Liberty Mutual Insurance Co.

Nxt.com

System requirements: IBM-compatible PC systems, Windows, Internet

browser.

Online system.

Customization optional.

First installation: 1999.

Total installations: 1,700, 1,500 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto, group short- and long-term disability, integrated disability management.

Features: claim inquiry, real-time access to adjuster notes, daily updates of claim and payment information, reserve chart and calculations, customized data capture with user-defined **field**, standard **report** writer and scheduler, ad hoc **report generation** and integration.

Optional features: executive information system that provides alert, drilldown and trend capability; SafetyVision, which offers incident capture and OSHA reporting.

User support: user group meetings*, onsite training, telephone assistance available 13 hours a day*, online help system*.

Clients: 770 total, 700 in corporate risk management departments.

Contact: Alicia Rawnsley.

Specialty Risk Services

Goodwin Square, 225 Asylum St., 16th Floor,

Hartford, Conn. 06103;

888-236-4684; fax: 860-520-2503

www.specialtyriskservices.com

Risk management systems since: 1992.

Parent: The Hartford Financial Services Group.

LASER (Loss Analysis System to Evaluate Risk)

Price: $21,000**.

System requirements: IBM-compatible PC systems, Windows.

Customization optional.

First installation: 1992.

Total installations: 650, 425 in corporate risk management departments.

Claims/coverage managed: general liability, property, casualty, workers compensation, auto.

Features: claim management, risk analysis, access to adjuster and nurse's notes, formatted and ad hoc reporting, "as of" reporting, graphing capabilities.

Optional features: formatted and ad hoc risk financing (triangles and development factors), data conversion/consolidation (historical and current), customer/vendor data interfaces, loss triangle development, data import/export capabilities, OSHA log creation/tracking.

User support: user group meetings, onsite training*, telephone assistance available 12 hours a day*.

Staff: 26 total, 21 professionals.

Clients: 335 total, 183 in corporate risk management departments; 52 new systems sold in 1999.

Branch offices: Los Angeles; Atlanta; Chicago; Kansas City, Kansas; New York; Dallas.

1999 revenues: $104 million total, $8.3 million from risk management systems sales and service:97% from software sales, 3% from software services.

Officers: Dennis R. Replogle, president; Kenneth F. Martino, Annette L. Sanchez, senior vps.

Contact: Mark J. Stergio, vp.

**Estimated.

TECNORisk L.L.C.

1323 120th Ave. N.E.,

Bellevue, Wash. 98005;

425-453-1855; fax: 425-453-8737

www.tecnorisk.com
Risk management systems since: 1996.
TECNOClaims P&I Plus
Price: $30,000 to $50,000.
System requirements: IBM-compatible PC systems, Windows.
Customization optional.
First installation: 1996.
Total installations: 25, 24 in corporate risk management departments.
Claims/coverage managed: general liability, property, auto, marine.
Features: claims management for protection and indemnity, cargo, hull and machinery and all marine or shoreside-related exposures; incident/accident administration; workflow process management; litigation management; cargo subrogation; policy tracking; automated claim assignment; first advice to clubs/insurers; reports designed for marine needs; ad hoc reporting; web-based reporting; custom alert system; safety and loss prevention designed for international safety management needs; certificate tracking.
User support: onsite training, telephone assistance available 24 hours a day* .
Staff: 5 total, 4 professionals.
Officers: Roger Phillips, president; Elizabeth Seymour, vp.
Contact: Elizabeth Seymour; elizabethseymour@tecnorisk.com.
Travelers Insurance
1 Tower Square, 5CR,
Hartford, Conn. 06183;
860-277-2770; fax: 860-277-2876
www.travelerspc.com/commercial/rmis
Risk management systems since: 1983.
Parent: Citigroup Inc.
CARMA
System requirements: IBM-compatible PC systems, Windows, Internet platform.
Online system.
Customization optional.
First installation: 1983.
Total installations: 3,518; 297 in corporate risk management departments.
Claims/coverage managed: general liability, property, casualty, workers compensation, auto.
Features: notice of loss reporting; claims management; loss analysis including adjuster's notes; integrated disability management analysis; loss development and forecasting; loss prevention; reserve tracking; premium allocation; risk analysis; self-insurance comparisons and analysis, loss trending and safety/loss control; ad hoc **report generation**; data integration; employee benefits; benchmarking and drill-down analysis.
Optional features: exposure database.
User support: user group meetings*, onsite training*, telephone assistance available 13 hours a day*, regional training sessions, newsletter*.
CARMA On-line
System requirements: IBM-compatible PC systems, Windows, Internet platform.
Online system.
Customization optional.
First installation: 1983.
Total installations: 3,849; 832 in corporate risk management departments.
Claims/coverage managed: general liability, property, casualty, workers compensation, auto.
Features: notice of loss reporting; claims management; loss analysis

including adjuster's notes; integrated disability management analysis; loss development and forecasting; loss prevention; reserve tracking; premium allocation; risk analysis; self-insurance comparisons and analysis, loss trending and safety/loss control; ad hoc **report generation**; data integration; employee benefits; benchmarking and drill-down analysis.

Optional features: exposure database.

User support: user group meetings*, onsite training*, telephone assistance available 13 hours a day*, regional training sessions, newsletter*.

Staff: 105 total, 78 professionals.

Clients: 1,129 total, all in corporate risk management departments.

Branch offices: Los Angeles; Atlanta; Chicago; Minneapolis; Dallas.

Officers: Matthew L. Carden, vp; Michael J. Strietelmeier, director.

Contact: Matthew L. Carden.

WLT Software

831 N. Hercules Ave.,

Clearwater, Fla. 33765;

877-807-4730; fax: 727-443-4936

www.wltsoftware.com

Risk management systems since: 1984.

COMPCLAIMS

System requirements: IBM-compatible PC systems, DOS, Windows.

Customization optional.

First installation: 1984.

Claims/coverage managed: workers compensation.

Features: claims administration, loss forecasting, policy tracking, reserve tracking, safety engineering, loss control reporting, incident reporting and tracking, diary, check processing, OSHA reporting, 1099, management reporting, litigation management, fee schedule, Nevada state surcharge reports, IBNR **report** capability, maximum reimbursable allowance schedule interfacing.

Optional features: interface capabilities with MEDICLAIMS.

User support: user group meetings, online training, telephone assistance available 9.5 hours a day, online help-desk, modem sercie for data analysis and program downloads.

Officers: William L. Tiner Jr., president; Ann Marie Tiner, executive vp; Tom Brooks, vp-sales.

Contact: Tom Brooks; tbrooks@wltsoftware.com.

Wiese Risk Management Services Inc.

4126 Lien Road, Suite 105,

Madison, Wis. 53704;

608-249-3220; fax: 608-249-3636

www.wrms-bip.com

Risk management systems since: 2000.

Business Insurance Profiler (BIP)

Price: $395.

System requirements: IBM-compatible PC systems, CD-ROM drive.

Features: customized specifications, proposal analysis, spreadsheet to aid in decision-making of insurance purchases.

User support: E-mail based support*.

Staff: 8 total.

Officers: Paul Wiese, president; Greg Nienaber, vp-operations.

Contact: Tammie Arbuckle; tammie.arbuckle@wrms-bip.com.

Publisher Name: Crain Communications, Inc.

Event Names: *600 (Market information - general)
Geographic Names: *1USA (United States)
Product Names: *7375000 (Database Providers); 7372410 (Business Applications Software)
Industry Names: BUSN (Any type of business); INSR (Insurance and Human Resources)
SIC Codes: 7375 (Information retrieval services); 7372 (Prepackaged software)
NAICS Codes: 514191 (On-Line Information Services); 51121 (Software Publishers)
Special Features: LOB

Abstract:

A guide to 2001 nonprofit fund-raising software is presented.

?
Text:

EDITOR'S NOTE: The following guide is included every October in Fund
Raising Management to inform the readers of available software.

All listings were supplied by the vendor and were structured accordingly to
the vendor's request. Inclusion in this directory does not constitute an
endorsement by Fund Raising Management.

ASCENO FUND-RAISING SOFTWARE-ASCEND 2000 is an integrated fund-raising,
fund accounting, membership and investment system. A newly designed
campaign system manages all aspects of either single or multiple campaigns,
including identifying and tracking campaign prospects, gift charts,
recognition opportunities, and online viewing of data for a specific
campaign.

ASCEND Executive maintains individual and organizational information,
including biographical, giving history, pledge and demographic data.
ASCENDS comprehensive prospect management system manages cultivation and
solicitation efforts by assigning donors or prospects to someone in your
organizations and then track activities, ticklers and call
reports.

ASCEND's **report generation** tool, SelectPlus, allows
end-users to easily pull specific populations out of the database and
generate output of their choice. ASCEND FastTrack contains several
predefined and system administration tools. System Speciftcations: Client:
Windows NT or 95 and above, or Mac. Server: IBM AS/400.

Vendor: Ascend Technologies, Inc., 2658 Crosspark Road, Ste. 200,

Coralville, IA 52241. Phone: (319) 626-5490. Fax: (319) 626-5491. E-mail: info@ascend-tech.com. Web site: www.ascend-tech.com.

Price: $5,000 per user.

@EASE FUNDRAISING ASSET MANAGEMENT SYSTEM- @EASE is a fund-raising asset management system that specializes in creating a relationship building environment to build and maintain a strong donor base. CEASE allows organizations to manage data on donors, volunteers, donations, campaigns and special events. It houses donor history, and **generates** export files for custom **reports**, mailing labels and merge activities.

System Specifications: @EASE uses PC technology running on a Pentium III processor and Windows '95, '98, or NT 2000.

Price: Pricing for EASE: $7,000.00 + GST single to Five-user **version** (includes one full day management seminar and two days training). Annual Support

Contract: $750,000 + GST (includes telephone and on-site support as required)

Vendor: Batsch Group Inc., 10435 178 Street, Suite 201, Edmonton, AB T5S IR5 (Canada). Phone: (780) 4899911. Fax: (780) 487-3401. E-mail: ease@batschgroup.com. Web site: www. batschgroup.com.

Background/Users: Batsch Group Inc. has been involved with not-for-profit organizations since 1986. They understand the value of their client's time and the need they have to do what they do best... fund raise. Their systems team has over 35 years experience in systems design and have successfully converted data to the CEASE format, for several clients who had been using other fundraising software.

ASSOCIATION INFORMATION MANAGER [AIM!]-AIM! **version** 9.0 includes five key ingredients for effectively increasing the size of and managing your organization: Membership Management, Events Management, Committee Management, Data Import/Export Management, and Technical Support. With over 65 redefinable fields, buttons and tabs, AIM is flexible enough to handle specific data on a wide array of membership/client based organizations.

AIM includes those powerful features usually found in other more expensive packages like: Comprehensive demographics screen with step-saving data input features built right in, ability to apply custom field formats and lists to fields, three-step dues invoicing with auto-billing, donations tracking, Events Management with custom name badges and ticket limit/tracking, dues/event fee billing, mail merge, label **templates**, integrated word processor with auto-signature feature, and a Custom Report Writer with step-by step Report Wizard! System Specifications: Windows 95/98 /NT, Pentium processor, large capacity HD with 40 Meg free disk space, 32 Meg RAM minimum, 64- 128K RAM recommended.

Vendor: Diamond Data Systems, Inc., 5732 Salmen Street, New Orleans, LA 70123 (contact name: Joe Berry). Phone: (800) 218-9009, (504) 729-9100. Fax: (504) 729-9101. Email: sales@diamonddata.com. Web site: www.diamonddata.com.

Price: $495 Single User license; for network multi-pack add $250 for each additional concurrent user. Volume Pricing discounts for multi-chapter organizations also available. Although currently very flexible, custom programming services are available for matching software to an organization's exact specifications.

BLACKBAUD'S ACCOUNTING FOR NONPROFITS SOFTWARE

Accounting for Nonprofits: A fully integrated software system that helps your staff organize and control your finances in a completely professional way, including **generating** special **reports** and analyses unique to the non-profit world. General Ledger for Windows 95/NT includes a flexible, user-defined account structure, compliance with FAS 116 and 117 reporting requirements and multiple fiscal year reporting capabilities. Additional accounting software packages are available: Budget Management, Project Management, Interest Income Allocation, Accounts Payable, Purchase Orders, Payroll, Accounts Receivable, Fixed Assets Management, Miscellaneous Cash Receipts, Bank Account Reconciliation and Student Billing.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM minimum, color VGA **monitor.** Microsoft Windows NT, Novell Netware recommended.

Training/Service: Customers train in specially designed classrooms at Blackbaud corporate headquarters in Charleston, SC. Classes are scheduled for one-half to three days, depending on software package purchased and beginning or advanced user status. On-site training is also available. Blackbaud offers several ways for users to receive technical support. Customer support analysts are available via tollfree hotline and via e-mail on the Internet during regular business hours and extended weekend hours. The Ledger, the monthly customer newsletter, offers current information about products and services, as well as "tech tips" describing innovative ways to use the software. Annual support costs are 20 percent of the retail price of the software.

Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492(800) 443-9441. Fax: (843) 971-3777.

Background/Users: Since 1981, Blackbaud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.
Price: From $2,000. Prices vary based on the number of users and the number of additional components purchased.

BLACKBAUD'S FUND-RAISING MANAGEMENT SOFTWARE

-The Raiser's Edge 7: A comprehensive fund-raising management system for non-profit organizations. Special features include enhanced reporting and sorting, extensive on-line help, automatic reminder facility and a media feature that allows visual objects and files to be attached to a constituent's record. Additional components are available to meet the following specialized needs: prospect research, volunteer management, special event management, membership management, alumni/ae tracking, tributes and memorials, report batching, and address corrections and updates with ZIP+4. NEW - Web access to your donor database, secure online donations, VBA/API customization options.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM recommended, color VGA **monitor,** Microsoft Windows 2000.
Microsoft Windows NT, Novell Netware recommended.

Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492(800) 443-9441. Fax: (843) 971-3777.

Background/Users: Since 1981, Blackbaud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.

Price: Single User **Version** $5,000. Network **versions** and additional modules also available.

CAMPAGNE ASSOCIATES FUND-RAISING SOFTWARE

GiftMaker Pro from Campagne Associates is the easiest, most flexible and ultimately one of the most affordable fund-raising software solutions available in the industry today. GiftMaker Pro provides the detailed donor information that your development office requires to achieve your fund-raising goals. Features include: major donor information; managing capital campaigns; daily gift processing (donation/pledge processing and acknowledgments); extensive biographical and gift histories; donor profiles; tickler lists; personalized mailings; detail and summary reporting; analytical tools and much more. Modules for GiftMaker Pro are also available: The Membership Module manages all aspects of your membership, including daily processing of new members, renewals, membership cards, reporting and trend analysis. The Volunteer Module enables you to maintain and create reports of the interests, skills, availability and work history of your volunteers. The Fund Accounting Bridge Module transfers information from your fund-raising software to your accounting software (or any spreadsheet application) and allocates gift transactions to your specific general ledger accounts.

EventMaker Pro is advanced special event management software. EventMaker Pro is perfect for golf tournaments, dinners, conferences, reunions, and more. Features include: task/timeline management; invitations; tickets; registration; payment processing; attendee lists; group schedule and roster lists; name badges; event day reports; thank you letters; revenue vs. expense reports; post-event summary information and much more. The system can be used by itself or as a module of GiftMaker Pro.

System Specifications: Windows: Minimum 486 or Pentium based computer with 16MB RAM operating MS Windows 95/98/2000 or NT. Macintosh: Minimum 68040 based Macintosh or Power Macintosh with 16MB RAM.

Training/Service: Annual Support Plans –provide for unlimited telephone calls, free updates, discussion groups, on-line support knowledge base, new client follow-ups and technical user notes. Training Options– choose from classroom, on-site, regional or telephone training. Data Conversion Optionseither do the conversion yourself with Standard Import Facility or Campagne Data Facility, or Campagne can provide a custom data conversion to specifically meet your needs.
Vendor: Campagne Associates, Ltd., 491 Amherst Street, Nashua, NH 03063. Phone: (800) 582-3489. Fax: (603) 5958776. E-mail: info@campagne.com. Web site: www.campagne.com.

Background/Users: For over a decade, it has been the mission of Campagne Associates to bring to the fund-raising community all the benefits of today's information technology. To date, we have helped over 3,000 non-profit organizations raise over $2 billion with our primary fund-raising software product, GiftMaker Pro. Campagne Associates continues to improve the efficiency and effectiveness of its entire family of fund raising, event management, membership and volunteer modules to help even more organizations raise money faster and with greater ease than ever before.

Price: Single user prices: GiftMaker Pro $2,990+, EventMaker Pro $795+, Membership $995+, Volunteer $495+, Fund Accounting Bridge $495.

CORNERSTONE 2000-Communicating the right message to the right audience is key to fund-raising success. Cornerstone 2000's powerful select and segmentation capabilities help you to design your communication strategies for maximum response. Select on any combination of data fields in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving. Modules are available for Pledge, Major Donor, Staff/Missionary Support, Broadcast and Agency. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs.

For effective analysis (and decisionmaking), fund-raising managers choose from an extensive library of reports. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing five year trends across the entire donor file.

Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix means that you can design receipt packages that are attractive, informative and motivational.

System Specifications: Runs on UnixWare operating system and integrates with networks. Recommend Pentium servers or above. NCR servers are available from Donor Automation, giving you a low risk, one-vendor solution.

Training/Service: Conversion and planning services make the transition hasslefree. Includes three days of training at Donor Automation offices. License includes a 60-day warranty and documentation. Software support agreement includes phone and modern support, email access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an online Users Conference year round.

Vendor: Donor Automation, Inc., 912 New York Street, Suite B, Redlands, CA 92374. Phone: (909) 793-1230. E-mail: dasales@donor.com

Background/Users: Donor Automation has been providing fund-t-aising systems since 1975. User organizations ranging in size from 5,000 to 100,000 names in the U.S., Canada and London benefit from Cornerstone 2000's strong direct mail capabilities and Donor Automation's reputation for service and support.

Price: Software License starts at $4,800 and is based on number of consistent names, concurrent users and modules purchased. License only what you need to get started and upgrade as you grow. Receive 100 percent credit for any license fees already paid. Includes an upgrade path to Donor Automation's DASCO II. (Above price does not include SAFARI.)

CRESCENDO PLANNED GIFT SOFTWARE-Industry Leader providing the most comprehensive and powerful Planned Giving Software, Seminars, Videos, Teleconferences, Internet Products & Services including Web proposals, Web calculators and Web sites for both allied professionals and donors. Over 3300 organizations and 5000+ users nationwide. Crescendo's one-on-one software proposals with bold print and color graphics are both powerful and persuasive in motivating donors and closing planned gifts. Included in Crescendo Lite, Estate and Pro are calculations and proposals for a wide variety of gift plans.

CRESCENDO PRO is planned gifts marketing software that is both donor-friendly and user-friendly. Included in this 50-program system are calculations and marketing proposals for all basic planned gifts such as Gift Annuities (current, flexible, college, deferred), Unitrusts (flip, education, retirement, insurance), Annuity Trusts, Pooled Income Funds, Transfer of IRA to Testamentary Unitrust, Bequest of IRA, Bargain Sale, Lead Trusts, Estate Planning Models, and documents for gift annuities, unitrusts, annuity trusts and lead trusts.

CRESCENDO ESTATE is a 25-program software system designed for attorneys, financial professionals and underwriters that include the One and TwoLife Unitrust, Unitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust, Current Gift Annuity, GRAT, GRUT and QPRT plus Lead Trusts, Bequests of IRAs outright or to a trust, and Estate Plans for Married, Single and Surviving Spouse, and seven gift documents.

CRESCENDO LITE is a 10-program software system designed for financial professionals and organizations new to planned giving that produces planned gifts calculations and marketing proposals for the following programs: One and Two-Life Unitrust, Unitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust, Current Gift Annuity, Grantor Retained Annuity Trust, Qualified Personal Residence Trust and Grantor Retained Unitrust, and four gift documents.

CRESCENDO PLUS is Seminar Marketing Software that creates over 250 color slides with scripts for conducting powerful and persuasive group presentations for Major Donors, Boards, Seniors, Retired Persons, Baby Boomers, Professionals and Business Owners. The software includes literature components of ads, brochures, articles and response letters for marketing and closing planned gifts.

CRESCENDO PRESENTS is Notebook Presentation Software for making one-on-one donor presentations. Presents creates a multimedia frame-byframe planned giving presentation from your notebook computer for the Gift Annuity Annuity Trust, Unitrust, UT and Insurance, Retirement UT and Sale & UT with audio/scripts for all six gift plans.

CRESCENDO ADMIN is a Gift Annuity Administration Software that allows the user to track current, deferred and flexible gift annuities and produce annuitant **checks**, 1099R's, and numerous detailed reports.

System Specifications: Crescendo software requires a 486 or Pentium computer with 16MB of RAM and Windows 95/98/2000 NT. Crescendo Plus requires PowerPoint 7.0 or PowerPoint 97/2000. Training/Service: Annual Update Service includes telephone support for both computer and tax planning issues, monthly AFR letters, Crescendo Notes newsletter and annual software updates with Lax changes and enhancements. Call (800) 858-9154 for a 90 day FREE trial. Training includes Crescendo's Comprehensive Seminar, Advanced Seminar. Professionals Seminar, Major Gifts From Business Owners Seminar, and Case Studies Seminar featuring both planned giving and hands-on computer training, as well as Crescendo Plus training. Crescendo Admin training and a new Internet Marketing seminar. Visit our Web site at www.CrescendoInteractive. com for complete seminar descriptions.

Background/Users: Crescendo has been serving Colleges and Universities, Healthcare, Social and religious organizations and Financial Professionals for over 16 years. Crescendo is used by tax partners of America's largest CPA firms.

Price: Crescendo Pro – $995/$595 Annual Update Service; Crescendo Estate $300/$300 Annual Update Service; Crescendo Lite – $150/$150 Annual Update Service; Crescendo Plus $495/$200 Annual Update Service.

CUSTOMIZED SHOPPING MALL 2.0 [CSM 2.0]–Customized Shopping Mall 2.0 (CSM 2.0) is free online soft ware for non-profit organizations which can be integrated seamlessly into any NPO's Web site. CSM 2.0 is designed to allow NPOs to create a customized online shopping mall right on their own Web site. CSM 2.0 enables NPOs to individually select those vendors who best represent them and their members. CSM 2.0, from Shop2Give.Com, enables NPOs to boost their online fund-raising efforts by donating a portion of all sales through CSM 2.0 directly to the NPO.

Special features include real-time access to information on site traffic and contribution amounts, as well as a toolk it that enables NPOs to add and subtract categories within their Mall. CSM 2.0 also gives NPOs the ability to pick special promotions they want featured, as well as the ability to post special messages on their Mall. GSM 2.0 also lets NPOs create links and logos to their Malls right on their own Web site. CSM 2.0 is fully supported by Shop2Give.com with a toll-free service and support number.

System Specifications: CSM 2.0 runs on any computer that supports the following browsers: Internet Explorer 3.0 or higher, Netscape Navigator 3.0 or higher, and AOL 3.0 or higher.
Vendor: Shop2Give.Com, 8425 West 3rd St., Suite 407, Los Angeles, CA 90048. Phone: (888) SHP-2GIV, (888) 747-2448. Fax: (310) 362-8425. E-mail: infosshop2 give.com Web site: www.shop2give.com.

Price: Free.

DASCO II– Communicating the right message to the right audience is key to fund-raising success. DASCO II's power= ful select and segmentation capabilities help you design your communication strategies for maximum response. Select on any combination of data fields (including the unlimited user-definable fields you create) in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving, as well as features to manage donor and pledge programs. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs.

For effective analysis (and decisionmaking), fund-raising managers choose from 200 reports or build custom reports, using SQL and DASCO II's report writer. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing five year trends across the entire donor file.
Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix means you can design receipt packages that are attractive, informative and motivational.

System specifications: Runs on UnixWare operating systems and integrates with networks. Recommend Pentium servers or above. Well suited for multi-processing platforms. NCR servers are available from Donor Automation, giving you a low-risk, one vendor solution.

Training/Service: Conversion and planning services make the transition hasslefree. Five days of on-site training uses you data, making the experience productive and specific to your needs. License includes a 90-day warranty and documentation. Software support agreement includes phone and modem support, email access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an online User Conference year round.

Vendor: Donor Automation, Inc., 912 New York Street, Suite B, Redlands, CA 92374. Phone: (909) 793-1230. E-mail: dasales@donor.com.

Background/Users: Donor Automation has been providing fund-raising systems since 1975. User organizations ranging in size from 100,000 to over 2 million names across the U.S. and Canada benefit from DASCO II's strong direct mail capabilities and Donor Automation's reputation for service and support.

Price: Software License starts at $30,000 and is based on number of constituent names and concurrent users. License only what you need to get started and upgrade as you grow. Receive 100 percent credit for any license fees already paid. (Above price does not include SAFARI.)

DONOR 2-FUND RAISING SOFTWARE Donor 2 and Donor 2

Enterprise are the comprehensive fludraising software solutions that excel in support. Written in 32-bit architecture, both programs feature an exhaustive set of tools for the fund-raising professional. Donor/Prospect record include giving histories, demographic and biographic information, segmentation codes, addresses, tickler files, education, employment, relationships, constituencies, and much more. The revolutionary reporting module features an intuitive, straight-forward approach to construct ing reports and criteria, although both programs come with over 300 standard reports. Managing your written correspondence is a snap, including receipts, acknowledgments, invitations, newsletters, annual reports, year-end giving statements, pledge reminders, pledge statements and more. Additional modules include Special Events, Volunteer Tracking, Prospect Research, Planned Giving, Membership, Alumni and Zip + 4. Donor2 also offers a Fund Accounting package that integrates with Donor2 Enterprise, and includes modules such as System Manager, General Ledger, Payroll, Accounts Payable, Bank Reconciliation and others.

All of this comes with the Donor2 Approach, a methodical and carefully-planned process that insures a smooth transition and successful continued use of the program. A faceto-face planning session, custom data conversions, mandatory training sessions, on-site implementation, continuing education and annual users' conferences are just part of the Approach. For over 15 years, we have been known as the Support Leader in the Fund-Raising Software industry.

System Specifications: Donor2 requires a Pentium processor or better, with at least 32MB of RAM, and a 1GB hard drive for the workstation. Windows 95/98/2000 or Windows NT 3.51 or higher are compatible with Donor2. Donor2 Enterprise is a Client/Server application, written in Microsoft's popular SQL Server. For system requirements, please contact our office.

Vendor: Systems Support Services, 8848B Red Oak Blvd., Charlotte, NC 28217 (Contact name: John Joslyn CFRE). Phone: (800) 548-6708. Fax: (704) 5228842. E-mail: sales@donor2.com. Web site: www.donor2.com

Price: Single User software begins at $6,000.
DONORPERFECT FUNDRAISING SOFTWARE FOR WINDOWS- is designed to meet the

specialized needs of non-profit fund-raising organizations. Flexibility, efficiency, ease of use and quality support are hallmarks of DonorPerfect. The system maintains complete donor and prospect records, processes pledges, gifts and memberships, produces personalized communications and **generates** an unlimited variety of summary and statistical **reports**. DonorPerfect's flexible data screens are designed individually to meet each user's unique requirements. Screens can be easily modified as the organization's needs change. This flexibility provides comprehensive donor tracking and prospect research. Special event management, volunteer coordination, grants tracking, and alumni management is available at no additional charge. EFT and Gift Scanning modules available. System Specifications: Hardware requirements: 8MB RAM (16 MB for Windows 95); 486 or higher processor. Ideal for single-user or large network applications. MS Windows 3.1, Windows 95,98, NT or higher. Network **version** supports any netbios compatible LAN, Windows NL etc. Training/Service. Annual Support Contract $595+ includes unlimited telephone support, user meetings, newsletter; training classes and on-site training offered, data conversion services quoted separately. Vendor: DonorPerfect/SofterWare, Inc., 540 Pennsylvania Ave., 2nd Floor, Fort Washington, PA 19034. Phone: (800) 220-8111. E-mail: info@dongipgrfect-com. Web-page: www.donorperfect.com. Regional offices include San Diego (Starkland Systems), Toronto, Albuquerque, Sweden, Montreal, and Paris (French **Version**).
Background/Users: Established in 1985, DonorPerfect has over 3,000 clients worldwide including museums, schools, hospitals, health, social service and community organizations. A staff of over 45 support, development and marketing representstives serve the growing client list.

Price: $2,595 - $4,395 (network **version**) includes screen design, set-up and 90-day telephone support and installation services. New Gift Scanning and Bar Coding Module: $1,495. Credit Card and Bank Draft payments are automated with the new Checkfree EFT module.

DONORQUEST-DonorQuest(R) for Windows(TM): features include: Up-tothe-minute campaign statistics, support of in-kind and matching gifts, built in contact manager, automation of thank you letter/receipts, ability to link donor records, sweeping data replacement, integrated report writer, multiple levels of security, export to word & excel, Y2K compliant, and superior product support!

At Intrepid Systems, we know that the best way for you to realize the advantages of DonorQuest is to try it yourself. To this end, we offer a free evaluation package consisting of a full working copy of DonorQuest, getting started, price list and preference sheet.

Raining/Service: Visit our Web site at www.donorquest.com or call (800) 9528228 to get started with your free evaluation package. Vendor: Intrepid Systems, Inc. (Contact: Gabriel Gravning), 701 Galer Street, Suite 504, Seattle, WA 98109. Phone: (800) 952-8228. Fax: (800) 533-9218. Email: info@intrepidsystems.com. Web site: www.donorquest.com.

Price: $1595 Single User. $2495 Multi User.

DONOR RECORDS-Donor Records lets you keep a database of your members, donors, alumni, volunteers, etc. More than 500 variables are captured, but you may use as many or as few as you need? More than 50 fields are user-definable. Donor Records also records all gifts, pledges, dues payments and matching gifts for each individual. These data can then be extracted for lists, labels or word processing interface by individual, fund raiser, division, category, territory, or any of the 30 different user-defined codes.

Report sequences include donor number, alphabetic, ZIP Code, fund raiser, division, category and territory. For printing labels or exporting to word processing, you may further refine your selections by one or more of the follow ing user-defined fields: 6 codes (include or exclude), 3 dates, 3 amounts, 12 interests, source/promotion code and/or gift/pledge amounts or dates. Campaign reports may be printed for any range of dates by ZIP Code, fund, category, division, territory, fund raiser or source.

All standard reports are included in Donor Records. With our Access Database or FASS Export, however, you may create almost any report you need or transfer data to word processors spreadsheets or databases.

System Specifications: The system is available for Windows 95/98/NT only. Single-user and multi-user **versions** are available. Disk space required for the programs and data files is 20-100MB, depending on modules installed and number of donors.

Training/Service: 30 days free support is provided with each product by a toll-free 800 number. Annual support contracts and telephone training are offered. Three-day training courses offered at vendor headquarters ($595 per person). On-site installation is $800 per day plus travel expenses. Users' newsletter (free). Enhancement every 12-18 months.

Vendor: Executive Data Systems, Inc.,1640 Powers Ferry Road, Building 27, Marietta, GA 30067. Phone: (770) 955-3374, (800) 272-3374. Web site: www.execdata.com. Background/Users: The company, founded in 1981, has more than 2,000 nonprofit users throughout the U.S. and on the five continents. Users include colleges and schools, churches and other religious organizations, social service organizations, United Ways, community action agencies, foundations, etc.

Price: Donor Records $1500. Access Database $600. FASS Export $400. A lowcost option ($500) is available for smaller non-profits and runs on Windows 95/98/NT only.

DNORWORKS-DonorWorks 6.0 offers a robust fund-raising system designed to handle all your fund-raising needs. It features an easy to-use graphical interface. All your data is available within just a few clicks or keystrokes. From donor profiling, gift and pledge management, all the way through capital campaign tracking and major donor cultivation, DonorWorks has all the features you've been looking for.

DonorWorks tracks your donors' demographic information, relationships, contacts, volunteer abilities, giving histories, unlimited groups, classifications and 100+ user-defined fields. There are multiple ways to subset your data for intelligent reporting and analysis. DonorWorks includes: Special Events module, Volunteer tracking, 300+ **reports,** Planned Giving module, store scanned photographs in records for directories, custom **report generator** and a built in word processor. It allows integration with spreadsheets, mapping programs, CA.SS, contact management programs, etc.

Training/Service: StarSoft Technologies offers support and training services plus data conversion services and custom programming to add specific additional features to Donor-Works. A free demonstration **version** can be downloaded from the vendor's Web site, www.donorworks.com. Call for the current password at (800) 327-1476. System Specifications: HardwareWindows: Windows 3.1 or better, Pentium recommended with 32+ MB. Macintosh: 68030 or better, PowerPC recommended with 32+ MB. Software-Windows 3. lx, 95, 98 8c NT4, Macintosh system 7.5 or greater. Vendor. StarSoft Technologies, Inc., P.O. Box 10010, Spokane, WA 99209. Phone: (800) 414-7990 or (800) 327-1476 for technical assistance

(Contact name: Jack Gordon). E-mail: jackgordon@starsoft.com. Web site: www.starsoft.com.

Price: $2,495 (list price), $999 for first 10 organizations that mention this listing.

THE ENTERPRISEIES FUND RAISING SYSTEM-ACCESS' latest client server release is designed for larger, more complex, not for-profit organizations and is now available as either 100% Web or client/server implementation. Our system provides a powerful central database that supports all aspects of fund raising including your annual fund, direct marketing, major and planned gift cultiva tion, special events, and much more. Written in PowerBuilder, ENTERPRISE is compliant with Microsoft GUI standards and maintains the unequaled functionality that has long been ACCESS' differentiating strength.

System Specifications: Numerous hardware platforms, operating systems (including Microsoft NT and UNIX) and databases (including Microsoft SQL Server, Oracle, and Sybase) are supported.
Training/Service: ACCESS' professionals work closely with customers to provide a fill range of services starting with the initial requirements consultation and continuing through the scope of services, the creation of a detailed project plan, conversion, modification, implementation consuiting, project management, on-site training and support phases. Personalized phone/dial-in support includes help-desk Q&A and custom modifications. An annual User's Conference provides an on-going forum for sharing ideas and peer-to,-peer support.

Vendor: ACCESS International, 432 Columbia Street, Cambridge, MA 02141. Phone: (617) 494-0066. Fax: (617) 4948404. E-mail: sales@accessint.com. Web site: http://www.accessint.com.

Background/Users: ENTERPRISE/CS from ACCESS International combines leading-edge technology with over two decades of experience in software development for many of the most respected notfor-profit organizations in North America. Customers include: World Wildlife Fund, Memorial Sloan-Kettering Cancer Center, Carnegie Hall, LA County Museum ofArt, Orange County Performing Arts Center, Catholic Diocese of Cleveland, Public Radio Stations, and United Ways.

Price: Please contact vendor.

EVENT PLANNER PLUS-- Event Planner Plus consolidates all the tools needed to plan and manage successful events in a single, easy to-learn-and-use package. Planners can save time, work more efficiently, produce reports more quickly, and more effectively manage budget and event details. Features include: to-do lists and timetables; invitations lists and labels; RSVP tracking; nametags and placecards, travel and accommodations; seating and floor plans; budgeting and accounting; multiple databases for address book storage; post-attendee feedback and planner evaluation; multiple databases for address book storage; post-attendee feedback and planner evaluation; and much more. For non-profit organizations, it allows tracking of all income sources.

System Specifications: Requires a minimum of Windows 3.1 and is fully compatible with Windows 95, Windows 98 and Windows NT 4.0. The program requires a minimum 486 PC. 8 MB of RAM, 25 MB of hard drive space, and a standard VGA **monitor**.

Training/Service: Certain Software will provide online technical support. Users can also obtain telephone support by calling the following toll free number: (888) CERTAIN.

Vendor: Certain Software, Inc., One Daniel Burnham Court, Suite 330C, San Francisco, CA 94109-5460. Phone: (888) CERTAIN, (415) 353-5330. Fax: (415) 3535335. Available direct mail and the World Wide Web at: http://www.certain.com.
Price: $495 for a single-user **version**.

EXPRESS EVENT-EVENT MANAGEMENT SOFTWARE

Express Event offers an affordable event management software package designed for auctions, dinners, luncheons and golf tournaments. Participants are entered into the database one time to create mass mailings, table and shotgun assignments, any type of lists and labels, auction item inventories, bid sheets, donor and auction receipts, plus all types of reports. It is designed to be easy for the novice computer user, vet offers the flexibility of more complex functions, such as importing and exporting features.

System Specifications: IBM 486 compatible PC or better, Windows **version** 3.1 or better (includes Windows 95, Windows for Workgroups and Windows NT), one high density 3 1/2 diskette drive, hard disk with 15 MB of free space, 8 MG of RAM. Training/Seice: Free fax and e-mail support.

Vendor: PRO Enterprises, Inc., 5501 N. 7th Avenue, Suite 232, Phoenix, AZ 85013. Phone: (800) 455-2879. E-mail: fundrais@expevent.com.

Background/Users: Express Event was designed as an affordable, easy to use product for event managers.
Price: $259 for a single event and $495 for up to eight events. Quotations available for organizations with more than eight events.

FASTFUND RAISING SOFTWARE (**VERSION** 1.0)-FastFund Raising is a comprehensive development, donor and membership management tool with everything that a development office needs to manage campaigns, donors and prospects.

User definable codes allow you to assign attributes, roles and demographic information to individuals and companies. A unique campaign management system automatically credits all gifts to the proper appeal, campaign and fund. You can split gifts to more than one gift type, record pledges and pledge pay menu, give credit to solicitors for gifts, record memorial gifts, automatically send acknowledgment letters, print gift receipts and pledge receivable statements. FastFund Raising can be a standalone package and can be integrated with the FastFund Nonprofit Accounting Software. The versatile query maker allows you to sort and export virtually every field in the system for mailings, measuring results and reporting.

Araize offers an unconditional 90 day money back guarantee and oneyear of free 800 telephone support. Additional services include training, consulting, online support.

Background/Users: Community service, child care, clinics, arts, cultural, associations, religious, churches, schools, museums, environmental.

System Specifications: Windows 95/98 or NT, 16MB of RAM, 45 MB hard disk. Single user or network **versions** available. Price: $295 for single user. An additional $395 for every five user license.

Vendor: Araize, Inc. Joseph Scarano, CPA), 1157 Executive Circle, Suite D, Cary, NC 27511. Phone: (800) 3224371, (919) 319-1770. Fax: (919) 460-5983. Web site: www.araize.com.

FRISS – FUND ACCOUNTING SOFTWARE-FRISS (**Version** 4.0) provides statements of income and expense showing actual budget and variance for month-to-date and year-to-date for an unlimited number of funds. Maintains transactions for current year actual, current year budget, last year actual and next year budget, last year actual and next year budget so any two transaction types can be **compared**. Automatically processes debit/credit conversion into the general ledger. Integrates controls in transaction entry and processing to ensure that debits and credits are in balance before posting to the general leger. Closes transactions into any period so adjustments to prior can be posted and new statements prepared that reflect the changes.

FRISS can build budgets for the next year by using last year's monthly budget, last year's actual, or a percentage increase or decrease. It builds budgets for individual accounts either by month or of the year spread evenly over the months. It produces reports including detailed and summary statements of income and expense, fund balance sheet, expense recap, combined funds reports, detailed general ledger reports, cash flow, available budget, and cash receipts and disbursement reports. Reports can be run for any period at any time during the year. It does not require significant digit coding of accounts so present account numbers can be converted to FRISS. A sequence code allows revising the sequence of accounts for reporting without reassigning account numbers.

Accounts payable module includes multiple distributions of a voucher, **check** writing from multiple **checking** accounts, single **check** payment of multiple vouchers, unlimited number of vendors with vendor history, a scheduled disbursement report, hold payment flagging of vouchers, and automated interface to the general ledger on a cash or accrual basis.

Payroll Module supports an unlimited number of employees. It individually maintains withholding and deduction. It does not do gross to net calculation. It prints payroll **checks** and stubs. It supports distribution of payroll expenses to multiple general ledger accounts. **Generated** quarterly and annual payroll **reports** and payroll ledgers. Allows user defined set up parameters including a message, user-defined aged receivable report, and automated interface to the general ledger on cash or accrual basis.

System Specifications: Windows NT 4.0 or above or Windows 95. Environment: Advanced Revelation, Revelation **version**: RG2B, Mv*Base. Application is: Single or Multi-user **versions** available. Vendor. Advantage Solutions, Inc., 350 South Schmale Rd., Carol Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630) 668-1598. Fax: (630) 668-2654. E-mail: rhughes@advantagesolutions.com Web site: www.advantagesolutions.com.

Price: $1,500 Single User.

FUND ACCOUNTING SOFTWARE SERIES-A fully integrated fund accounting software system designed exclusively for non-profits. Included in the software are General Ledger, Multi-fiscal Year Project/Grant Reporting, Accounts Payable, Accounts Receivable, Payroll, Bank Reconciliation, Extended Budgeting, Custom Allocations, Access Database, Fixed Assets, Purchase Order Encumbrance and more. This system provides instant access to account balances, multi year budgets, payables, receivables, revenues, expenses and project/grant reports for any time period. Financial statement formatting is comprehensive and flexible. All financial statements comply with FASB 116 and 117. Hundreds of management reports are available by menu selection. The accounting software is fully integrated with our

fund-raising! Laser printers are fully supported. The entire manual is online as context-sensitive help.

System Specifications: The system is available for Windows 95/98/NT only Single-user and multi-user **versions** are available. Disk space required for the programs and data files is 20-100MB, depending on modules installed.

Training/Service: 30 days free support is provided with each product by a toll-free 800 number. Annual support contracts and telephone training are offered. Three-day training courses offered at vendor headquarters ($595 per person). On-site installation is $800 per day plus travel expenses. Users' newsletter (free). Enhancement every 12-18 months.

Vendor: Executive Data Systems, Inc., 1640 Powers Ferry Road, Building 27, Marietta, GA 30067. Phone: (770) 9553374, (800) 272-3374. Web site: www.execdata.com.

Background/Users: The company, founded in 1981, has more than 2,000 nonprofit users throughout the U.S. and on the five continents. Users include colleges and schools, churches and other religious organizations, social service organizations, United Ways, community action agencies, foundations, etc.

Price: Price per module ranges from $400 to $1500. Non-Profit Starter Kit (General Ledger, Accounts Payable, Payroll and Donor Records) is a low-cost option available for smaller non-profits. It runs on Windows 95/98/NT only.

FUND RAISING MANAGERThe Fund Raising Manager software program from RIGHT ON PROGRAMS means better planned and timed campaigns, more campaigns, better results from each campaign, more efficient use of time, multiple search options, many types of reports and more. The computer takes inputted information and analyzes, totals, tallies, searches, finds, prints, merges and presents many data combinations so campaigns go to the right people at the right time. It features easy on-screen data questions, security password for data protection, ability to customize fields, specialized donor codes, donor history, letter creation, personalization, and retention, and the ability to merge with other mailing programs.

System Specifications: Runs on Windows 95, 98 and NT and requires an IBM PC or compatible, 486 or better, 8 Mbs RAM, and a color **monitor**.

Training/Service: RIGHT ON PROGRAMS' software requires no special training. It is easy to learn and use and comes complete with simple step by step instructions. All support from RIGHT ON PROGRAMS is FREE for the life of the software, and can be achieved by phone, fax or e-mail.

Vendor: RIGHT ON PROGRAMS, 778 New York Avenue, Huntington, NY 11743. Phone: (516) 424-7777. Fax: (516) 424-7207. E-mail: friends@rightonprograms.com.

Background/Users: RIGHT ON PROGRAMS has been in the software business for more than 18 years. There are more than 26,750 software packages from RIGHT ON PROGRAMS in use in offices, libraries and schools throughout the world.

Price: Single user $599, Unlimited User Network **Version**: $999.

FUNDWARE- is a fully integrated suite of accounting software especially designed for not for-profit and government agencies. FundWare's unparalleled flexibility and power was designed to meet the unique and diverse needs of fund accounting. Including the automatic balancing data from multiple modules and funding sources; maintaining multiple charts of

accounts with different account structures and year-end dates, allocating funds to multiple cost centers; and assigning attributes to accounts. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. FundWare also includes a powerful **reporting** system and online help.

System Specifications: Runs on Windows 95, 98, NT4.X, requires IBM PC or compatible, Pentium 166MHz or greater, 32MB memory (64MB or higher for NT), 200MB free disk space.

Training/Service. A full range of training classes are available at the Denver headquarters for all of the Fundware modules, as well as classes for setting up a system, year-end procedures, 1099's and W2's. In addition, American Fundware offers regional training across the United States as well as onsite training. An answers-on-line system and updates on American Fundware's Web site also assists clients with additional information. Several user group meetings take place regularly as well. American Fundware's support includes a Maintenance and Enhancement Agreement, which provides clients with ongoing updates and product enhancements. Telephone support is also available with a Telephone Support agreement. This provides clients with a tollfree number to converse with a support technician. Telephone support is also available on a pay-percall basis.

Vendor: American Fundware, 1385 South Colorado Boulevard, #400, Denver, CO 80222. Phone: (800) 5514458 nationwide, (303) 756-3030 worldwide. Fax: (303) 756-3514. E-mail: fundware@fundware.com. Web site: www.fundware.com.

Background/Users: American Fundware, a subsidiary of The Flagship Group, Inc., is the leader in not-for-profit account ing software. American Fundware, a Microsoft Solutions Provider, has provided solutions specifically created for more than 3,600 clients. FundWare software addresses the key accounting requirements for clients such as religious governance organizations, and government agencies. FundWare supports Windows 95, 98, NT, DOS (current Users) and Unix, and all **versions** integrate seamlessly. FundWare, which has always used fourdigit date fields, is Year-2000 compliant. American Fundware solutions address our clients' current and future hardware and software requirements, while offering the most functional financial management tools available.

Price: Based on number of modules and users, complete pricing is available from the vendor.

iMIS-iMIS Fund Raising system gives fund-raising organizations an enterprise-based solution to meet their entire organizational needs. The system links easily with a myriad of word processing, accounting, spreadsheet and desktop publishing software programs. iMIS Fund Raising also works with advanced Web and Internet applications, which allows staff to better manage the many tasks involved in seeking contributions.

Special features include contact activity management, donor receipt management, management reports, prospect/ donor database management, postal automation, relationship management, soft credit gift management, summary pledge tracking, special event planning, order entry and inventory management, user-defined duplicate **checking** capabilities, volunteer activity tracking, and much more. In addition to these features, iMIS Fund Raising is sold and supported through a local channel of highly trained, authorized resellers, dedicated to providing you with local

technical support. System Specifications: Windows 95, Windows NT
Workstation 3.51 or above. NIS SQL Server ODBC Driver **version**
2.65.0252 or higher. Sybase Client for Windows: Sybase/Intersolv ODBC
driver 3.10 or above.

Vendor: Advanced Solutions International, Inc., 901 North Pitt St., Suite
200, Alexandria, VA 22314 (Contact name: Maria Morris LaGow). Phone: (800)
727-82. Fax: (703) 739-3218. E-mail: mmorris@advsol.com. Web site: www.
advsol.com.

Price: Starting at $6,000.

JSI PARADIGM—The one with the Index Card design. The aesthetic Index Card
and File Folder design presents information in a clean, efficient and
familiar visual metaphor. Paradigm offers comprehensive donor and prospect
tracking, gift processing,, mail merge and reporting features. Paradigm
also offers: unlimited user-definable fields, data import/export utilities,
Special Events, Proposal Tracking, Membership, Volunteer Management and
Campaign Expense Tracking.

System specifications: requires 486 or a Pentium processor; 16MB of RAM
required. Runs under Windows 3.1 or Windows 95. Multi-user systems
available for Windows 3.1.1, Windows 95, Novell and Windows NT.

Training/Service: 90 days of unlimited support offered with the software.
Additional support available on a contract or time and materials basis.
Regional and on-site training offered. Conversion options include system's
import utility, gifts only conversion and customized conversion options.

Vendor. JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201,
Williamsburg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-4546. E-mail:
millen@isifrs.com. Web site: www.jsifrs.com/ millennium. JSI FundRaising is
a Microsoft Solutions Partner and Oracle Business Alliance Partner.

Background/Users: Since 1979, JSI FundRaising has offered fund-raising
software for every level of need. JSI developed other popular fund-raising
products including the entry level DONOR$ system and Millennium — one of
the most sophisticated Windows products on the market. JSI serves close to
2000 users and enjoys a stellar reputation for stability and quality.

MILLENNIUM—A comprehensive development information system designed to meet
the demanding and diverse development needs of non-profit organizations.
Biographical, events, membership, gift and pledge information are
integrated with a top prospect tracking system that includes features to
manage all areas of the major gift process: research, ratings, interests,
proposals, planned giving, and contact history. In addition to more than
250 standard reports, Millennium includes a powerful graphical query tool,
allowing end users to easily design ad hoc report queries and integrate
them with Crystal Reports for design of output.

For campaign management, Millennium's idea (intuition-driven executive
analysis) module incorporates the use of on-line analytical data analysis,
drill-down reporting, mapping software, English Query Language tools,
notification alerts of prospect and campaign activity and a Palm VII for
accessing and/or downloading constituent database information. System
Specifications: Millennium's three tiered server technology offers a choice
of graphical user interfaces and database engines. User Interfaces: Windows
or Web-browser. Database Engines: Microsoft SQL Server or Oracle. Client
workstation requirements are Pentium PC with 32MB memory. Network
environments include Windows NT Server and Unix. Database server is
dependent on the number of constituents and users. Source code is
available.

Training/Service: Full range of services include needs analysis,
implementation management, installation, training conversion. All system
documentation is incorporated into on-line help. Warranty period and
optional annual maintenance agreement includes technical support, software
enhancements and client newsletter.
Vendor: JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201,
Williamsburg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-4546. E-mail:
millen@isifrs. com. Web site: www.isifrs.com/millennium. JSI FundRaising is
a Microsoft Solutions Partner and Oracle Business Alliance Partner

Background/Users: Since 1979, JSI FundRaising has offered fund-raising
software for every level of need. JSI developed other popular fund-raising
products including the entry level DONOR$ system and Millennium – one of
the most sophisticated Windows products on the market. JSI serves close to
2000 users and enjoys a stellar reputation for stability and quality.

Price: Software license fees range from $20,000 to $250,000 depending on
the size of the non-profit organization, number of users and the database
engine. Call vendor for specific quotes.

MIP NON-PROFIT SERIES FOR WINDOWS--A fully integrated fund accounting
software for not-for-profit organizations, municipalities, and government
agencies, NPS fund accounting software easily trucks, manages and reports
on funds from multiple sources, across multiple budget periods. Features
include many pre-formatted, audit-ready FASB and GASB financial and
accounting reports, an open, robust chart of accounts database structure
with unlimited field lengths, budget monitoring and encumbrance trucking,
and use-defined transaction allocation to multiple account segments for
grants, programs, etc.
The complete ATS product suite includes General Ledger, Accounts Payable,
Accounts Receivable Reporting, Accounts Receivable Billing, Allocations
Management, Bank Reconciliation, Budget, Encumbrances, Fixed Assets,
NightShift Scheduler, Payroll and Purchase Orders. MIP provides telephone
support, training, and annual maintenance for NPS.

System Specifications: Windows 95/98 or Windows NT, 64mb RAM, 500mb free
hard drive space are recommended. Multi-user operating systems: Novell and
Windows NT Server.

Vendor: Micro Information Products, Inc. (MIP), 313 East Anderson Lane,
Suite 200, Austin, TX 78752-1228. Phone: (800) 647-3863. Web-site:
www.mip.com.

Background/Users: NUP has been one of the top developers of fund accounting
software systems designed to meet the unique needs of non-profit
organizations since 1982. Their systems and services continue to earn the
endorsement of over 4000 diverse non-profit or government organizations.

Price: Starts at $1995 for Single UserGeneral Ledger. Other modules priced
separately.

PLEDGEMAKER FUND RAISING SOFTWARE- SofTrek is North America's market-leader
of Oraclebased fund-raising software for Windows and now, the World Wide
Web. PledgeMaker is designed to service organizations with unlimited
workstations, large databases, and sophisticated processing needs. Packed
with powerful, flexible and user friendly features, PledgeMaker seamlessly
integrates with word processing, spread sheet and postal programs, creating
one centralized database. In addition, PledgeMaker On-line has emerged as a
new outsourced **version** of PledgeMaker. It is identical to the
Windows-based **version** but is accessed through an Internet
connection and Web browser and the organization's database is stored and

445

maintained at SofTrek. This allows organizations to have immediate access plus full functionality of their donor database. Today, PledgeMaker is setting the "industry standard" for increasing productivity in the workplace and providing the most effective method for managing an array of fund-raising needs for all types of non-profits including hospital foundations, religious, human services, cultural and political organizations.

System/Specifications: PledgeMaker is available for Novell Netware, Windows 3.1, 95, 98, Windows NT, and over 80 Unix platforms such as RX600. SUN and Hewlett-Packard.

Training/Service: SofTrek offers a comprehensive on-site or off-site training program that enables clients to receive the most effective hands-on training in adapting to the functionality and flexibility of PledgeMaker. Support contract includes voice, modem, fax and e-mail support.

Vendor: SofTrek, 2530 North Forest Road, Suite 10A, Getzville, NY 14068. Phone: (716) 636-5400. Fax: (716) 6365401. E-mail: rbellitto@pledgemaker.com. Web site: http://www Pledgemaker.com. Price: $3,950 and up based on system configuration.

RDS--DONOR/MEMBER/ PROSPECT MANAGEMENT SOFTWARE-RDS (**Version** 3.19) is a flexible, easy-to-use and easy to-learn donor and member management system for non-profits and associations. It is an evolutionary product that combines the best and most popular features of many commercial and custom built products. RDS is affordable for any size organization. Even organizations new to fund raising get off to a great start with RDS because it allows them to quickly collect, organize, and track the data needed for a successful fund-raising program. Fully functional trail **versions** are available.

Special features include single screen operation; ability to customize and define numerous program fields to fit organizational requirements; tracking of unlimited gifts, pledges, corporate matching_gifts, honor and memorial gifts, and gifts-in-kind; ability to record unlimited contacts (letter, telephone, meetings, staff contacts) with donors, members, and major gift prospects; Ad Hoc reporting using demographic and giving history segmentation; easy segmentation and preparation of personalized targeted mailing including merge files, labels, envelopes, and e-mail distribution lists (with automatic suppression of duplicate labels, merge records, etc.); fully integrated Event Management including registration, cost analysis, attendance and seating reports, table assignments, nametags, etc.; ability to transfer and/or export data to spreadsheet, accounting, word processing programs, and in ASCII format for external distribution. Data conversion and data cleanup are offered as options. All support and training is provided by the program developers.

System Specifications: RDS requires a 486 or Pentium computer and a minimum of 16MB RAM on Windows 3.x platforms and a minimum of 24MB RAM on Windows 95/98/NT platforms. In addition, RDS needs at least 7MB of hard disk space for proper installation and operation. Application is: Single or Multi-user.

Vendor: Ciconte & Associates, Inc., 8807 Montgomery Avenue, Chevy Chase, MD 20815-4705 (Contact: Tony Ciconte). Phone: (301) 718-9811. Fax: (301) 7189812. E-mail: rdsprog@ibm.net. Web site: www.ciconte.com.

Price: $1,495 for either Single and Multi-user **version**. $150/year support (includes unlimited e-mail, phone support and free upgrades).

446

RISS – FUNDRAISING SOFTWARE--RISS (**Version** 3.5) is a donor development/fund-raising system which can be integrated with FRISS Fund Accounting and popular word processing programs. The menu-riven system has maximum flexibility from user-defined codes, unlimited field lengths, and variable record size. A modified **version** is available for premium/sales and inventory

Special features include donor giving history, gift processing and receipting, a major donor database with additional demographics, a contacts tracking program with follow up reminders, multiple pledge management and campaign tracking, mail merge, labels, and management reports analyzing giving. As the software developers, we offer customizetion. The software programmers provide the phone support and training.

System Specifications: Windows NT 4.0 or above or Windows 95. Environment: Advanced Revelation, Revelation **version**: RG213, Mv*Base. Application is: Single or Multi-user.

Vendor: Advantage Solutions, Inc., 350 South Schmale Rd., Carol Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630) 668-1598. Fax: (630) 66§2654. E-mail: rhughes@advantagesolutions.com. Web site: www.advantagesolutions.com.

Price: $3,000 Single User.
TEAM APPROACH-"Sophisticated Software for Fund-Raising Professionals." Team Approach is an Oracle based, client/server, GUI application designed specifically for sophisticated, high volume fund-raising operations. The base application includes built-in, fully integrated modules for membership management, direct marketing, capital campaign, major gifts, planned giving, matching gifts, tribute and memorial gifts, customer service, volunteers, query and output, special events and more.

Team Approach is designed to handle complex tasks, such as automatically compiling donor profile information based on giving and solicitation history, storing unlimited donor data in fully relational tables and user-defined fields, executing advanced segmentations for finely tuned solicitations, and performing sophisticated response analysis. Team Approach stores user-defined business rules in the database, empowering fund raisers, not programmers, to quickly tailor the software to meet their changing needs.

System Specifications: Team Approach operates on most hardware platforms. Call for specifics.

Training/Service: Target Software understands the workings of large, sophisticated fund-raising operations and provides unparalleled training and services to allow organizations to fully leverage the power and flexibility of Team Approach. Our years of experience and comprehensive understanding of fund raising, as well as software, make our re-engineering consultant services extremely valuable. While most companies disappear after the sale, that is when Target Software distinguishes itself with hands-on implementation support and comprehensive training. Vendor. Target Software, Inc., 1030 Massachusetts Avenue, Cambridge, MA 02138. Phone: (617) 876-2275. Fax: (617) 354-0895. Web site: www.targetsite.com. E-mail: info@targetsite.com.

Background/Users: TSI has been a leading provider of fund-raising software and services to large not-for-profit organizations since 1992. Many of the nation's largest not-for-profit organizations have chosen Team Approach to run their complete fundraising program.

Prices: Price varies based on implementation.

TELESCRIPT(TM)- Telescript(TM) is call center management software designed to increase a call center's productivity efficiency and effectiveness. Designed to be highly flexible and easyto-use, Telescript(TM) enables you to tailor sales, marketing, research or any other telephone work to fit your specif is application.

Its open database design, reporting, scripting, dialing, Internet connectivity, fulfillment capabilities, multiple simultaneous projects and countless other features make it extremely comprehensive. Designed specifically for the call center manager, Telescript(TM) is extremely flexible and easy-to-use, enabling supervisors to quickly create and modify any portion of a project, from scripting to reporting to queuing. The ability to customize every aspect of a campaign enables clients to utilize Telescript(TM) for telemarketing, customer service, market research, lead generation, telesales, fund raising, appointment scheduling, political action and countless other applications.

System SpecifRequirements: -Agent workstations: **Version** 4.0, 4.1; 4MB RAM, 386, 486+, DOS, Windows 3.1, NT, 95/98. **Version** 5.x Minimum/Suggested; 32/64 MB RAM, Pentium II 233/300, Windows 95/98 or NT/2000.

Training/Service: Three days of Telecscript(TM) training is required, either on-site or at Digisoft headquarters. Product support is free with training for 30 days and costs $100 per station per year, thereafter. Support also includes all product upgrades at no cost.

Vendor: Digisoft Computers, Inc., 369 Lexington Ave., New York, NY 10017. Phone (212) 687-1810. Fax: (212) 6871781. Web site: www.digisoft.com. E-mail: sales@digtel,com.

Training/Service: Training is required with purchase.
Vendor. Digisoft Computers, Inc., 369 Lexington Ave., New York, NY 10017. Phone: (212) 687-1810. Fax: (212) 6871781. E-mail: adavidson@ digisoft.com. Web site: www.digisoft.com.

Background/Users: Founded in 1983, Digisoft Computers, Inc. is a privately held corporation that develops, markets and sells PC-based call-center software. In 1989, Digisoft identified the need for robust PC-based call center solution and developed Telescript. Digisoft currently provides technological expertise in both inbound and outbound call center applications, helping to increase contact center efficiency and productivity.

Price: $1,200 per workstation. Add-on modules are available. Subscribe to

Fund Raising Management Today!

THIS IS THE FULL-TEXT.

Company Names:
Diamond Data Systems Inc (NAICS:511210)
Blackbaud Inc (NAICS:323110; 511210)
Donor Automation Inc
Shop2Give.com

Access International (Duns: 09-150-1163 NAICS:421430)
Geographic Names: United States; US

Descriptors: Nonprofit organizations; Software; Manycompanies; Product introduction
Classification Codes: 9190 (CN=United States); 5240 (CN=Software & systems); 9540 (CN=Nonprofit
institutions); 8302 (CN=Software and computer services); 7500 (CN=Product planning & development)
Print Media ID: 22098

57/9/24 (Item 24 from file: 148)
13393218 ? ? Supplier Number: 68768422 (THIS IS THE FULL TEXT)
2001 Non-Profit Software Guide.(Ascend Technologies, Inc.,)

Fund Raising Management , 31 , 8 , 21
Oct , 2000
ISSN: 0016-268X
Language: English
Record Type: Fulltext
Word Count: 10034 ? ?Line Count: 00887

Text:

 EBITOR'S NOTE: The following guide is included every October in Fund
Raising Management to inform the readers of available software. All
listings were supplied by the vendor and were structured accordingly to the
vendor's request. Inclusion in this directory does not constitute an
endorsement by Fund Raising Management.

  * ASCEND FUND-RAISINIG SOFTWARE--ASCEND 2000 is an integrated
fund-raising, fund accounting, membership and investment system. A newly
designed campaign system manages all aspects of either single or multiple
campaigns, including identifying and tracking campaign prospects, gift
charts, recognition opportunities, and online viewing of data for a
specific campaign.
       ASCEND Executive maintains individual and organizational
information, including biographical, giving history, pledge and demographic
data. ASCEND'S comprehensive prospect management system manages cultivation
and solicitation efforts by assigning donors or prospects to someone in
your organizations and then track activities, ticklers and call
reports.
       ASCEND's report generation tool, SelectPlus,
allows end-users to easily pull specific populations out of the database
and generate output of their choice. ASCEND FastTrack contains several
predefined and system administration tools.
       System Specifications: Client: Windows NT or 95 and above, or Mac.
Server: IBM AS/400.
       Vendor: Ascend Technologies, Inc., 2658 Crosspark Road, Ste. 200,
Coralville, IA 52241. Phone: (319) 626-5490. Fax: (319) 626-5491. E-mail:
info@ascend-tech.com. Web site: www.ascend-tech.com.
       Price: $5,000 per user.
       * @EASE FUNDRAISIHE ASSET MANAGEMENT SYSTEM--@EASE is a fund-raising
asset management system that specializes in creating a relationship
building environment to build and maintain a strong donor base. @EASE

449

allows organizations to manage data on donors, volunteers, donations, campaigns and special events. It houses donor history, and **generates** export files for custom **reports**, mailing labels and merge activities.

System Specifications: @EASE uses PC technology running on a Pentium 111 processor and Windows '95, '98, or NT 2000.

Price: Pricing for @EASE: $7,000.00 + GST single to Five-user **version** (includes one full day management seminar and two days training). Annual Support Contract: $750,000 + GST (includes telephone and on-site support as required)

Vendor: Batsch Group Inc., 10435 178 Street, Suite 201, Edmonton, AB T5S 1RS (Canada). Phone: (780) 489-9911. Fax: (780) 487-3401. E-mail: ease@batschgroup.com. Web site: www.batschgroup.com.

Background/Users: Batsch Group Inc. has been involved with not-for-profit organizations since 1986. They understand the value of their client's time and the need they have to do what they do best... fund raise. Their systems team has over 35 years experience in systems design and has successfully converted data to the @EASE format, for several clients who had been using other fundraising software.

* ASSOCIATION INFORMATION MANAEER (AIM!)-AIM! **version** 9.0 includes five key ingredients for effectively increasing the size of and managing your organization: Membership Management, Events Management, Committee Management, Data Import/Export Management, and Technical Support. With over 65 redefinable fields, buttons and tabs, AIM is flexible enough to handle specific data on a wide array of membership/client based organizations.

AIM includes those powerful features usually found in other more expensive packages like: Comprehensive demographics screen with step-saving data input features built right in, ability to apply custom field formats and lists to fields, three-step dues invoicing with auto-billing, donations tracking, Events Management with custom name badges and ticket limit/tracking, dues/event fee billing, mall merge, label **templates**, integrated word processor with auto-signature feature, and a Custom Report Writer with step-by-step Report Wizard!

System Specifications: Windows 95/98/NT, Pentium processor, large capacity HD with 40 Meg free disk space, 32 Meg RAM minimum, 64- 128K RAM recommended.

Vendor: Diamond Data Systems, Inc., 5732 Salmen Street, New Orleans, LA 70123 (contact name: Joe Berry). Phone: (800) 218-9009, (504) 729-9100. Fax: (504) 729-9101. E-mall: sales@diamonddata.com. Web site: www.diamonddata.com.

Price: $495 Single User license; for network multi-pack add $250 for each additional concurrent user. Volume Pricing discounts for multi-chapter organizations also available. Although currently very flexible, custom programming services are available for matching software to an organization's exact specifications.

* BLACKBAUD'S ACCOUNTING FOR NONPROFITS SOFTWARE--Accounting for Nonprofits: A fully integrated software system that helps your staff organize and control your finances in a completely professional way, including **generating** special **reports** and analyses unique to the non-profit world. General Ledger for Windows 95/NT includes a flexible, user-defined account structure, compliance with FAS 116 and 117 reporting requirements and multiple fiscal year reporting capabilities. Additional accounting software packages are available: Budget Management, Project Management, Interest Income Allocation, Accounts Payable, Purchase Orders, Payroll, Accounts Receivable, Fixed Assets Management, Miscellaneous Cash Receipts, Bank Account Reconciliation and Student Billing.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM minimum, color VGA **monitor**. Microsoft Windows NT, Novell Netware recommended.

Training/Service: Customers train in specially designed classrooms

at Blackbaud corporate headquarters in Charleston, SC. Classes are scheduled for one-half to three days, depending on software package purchased and beginning or advanced user status. On-site training is also available. Blackbaud offers several ways for users to receive technical support. Customer support analysts are available via toll-free hotline and via e-mail on the Internet during regular business hours and extended weekend hours. The Ledger, the monthly customer newsletter, offers current information about products and services, as well as "tech tips" describing innovative ways to use the software. Annual support costs are 20 percent of the retail price of the software.

Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492-(800) 443-9441. Fax: (843) 971-3777.

Background/Users: Since 1981, Blackbaud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.

Price: From $2,000. Prices vary based on the number of users and the number of additional components purchased.

* BLACKBAUD'S FUND-RAISING MANAGEMENT SOFTWARE--The Raiser's Edge 7: A comprehensive fund-raising management system for non-profit organizations. Special features include enhanced reporting and sorting, extensive on-line help, automatic reminder facility and a media feature that allows visual objects and files to be attached to a constituent's record. Additional components are available to meet the following specialized needs: prospect research, volunteer management, special event management, membership management, alumni/ae tracking, tributes and memorials, report batching, and address corrections and updates with ZIP+4. NEW - Web access to your donor database, secure online donations, VBA/API customization options.

System Specifications: Pentium 233 MHz or higher recommended, 64 MB RAM recommended, color VGA **monitor**, Microsoft Windows 2000. Microsoft Windows NT, Novell Netware recommended.

Vendor: Blackbaud, Inc., 2000 Daniel Island Drive, Charleston, SC 29492-(800) 443-9441. Fax: (843) 971-3777.

Background/Users: Since 1981, Blackbaud has supported the efforts of more than 11,000 private schools, colleges, universities, hospitals and healthcare agencies, environmental organizations, museums, social service agencies, performing arts groups, foundations and other types of charitable and cultural organizations.

Price: Single User **Version** $5,000. Network **versions** and additional modules also available.

* CAMPAGNE ASSOCIATES FUND-RAISING SOFTWARE-- GiftMaker Pro from Campagne Associates is the easiest, most flexible and ultimately, one of the most affordable fund-raising software solutions available in the industry today. GiftMaker Pro provides the detailed donor information that your development office requires to achieve your fund-raising goals. Features include: major donor information; managing capital campaigns; daily gift processing (donation/pledge processing and acknowledgments); extensive biographical and gift histories; donor profiles; tickler lists; personalized mailings; detail and summary reporting; analytical tools and much more. Modules for GiftMaker Pro are also available: The Membership Module manages all aspects of your membership, including daily processing of new members, renewals, membership cards, reporting and trend analysis. The Volunteer Module enables you to maintain and create reports of the interests, skills, availability and work history of your volunteers. The Fund Accounting Bridge Module transfers information from your fund-raising software to your accounting software (or any spreadsheet application) and allocates gift transactions to your specific general ledger accounts.

EventMaker Pro is advanced special event management software. EventMaker Pro is perfect for golf tournaments, dinners, conferences, reunions, and more. Features include: task/timeline management;

invitations; tickets; registration; payment processing; attendee lists; group schedule and roster lists; name badges; event day reports; thank you letters; revenue vs. expense reports; post-event summary information and much more. The system can be used by itself or as a module of GiftMaker Pro.

System Specifications: Windows: Minimum 486 or Pentium based computer with 16MB RAM operating MS Windows 95/98/2000 or NT. Macintosh: Minimum 68040 based Macintosh or Power Macintosh with 16MB RAM.

Training/Service: Annual Support Plans--provide for unlimited telephone calls, free updates, discussion groups, on-line support knowledge base, new client follow-ups and technical user notes. Training Options--choose from classroom, on-site, regional or telephone training. Data Conversion Options--either do the conversion yourself with Standard Import Facility or Campagne Data Facility, or Campagne can provide a custom data conversion to specifically meet your needs.

Vendor: Campagne Associates, Ltd., 491 Amherst Street, Nashua, NH 03063. Phone: (800) 582-3489. Fax: (603) 595-8776. E-mail: info@campagne.com Web site: www.campagne.com.

Background/Users: For over a decade, it has been the mission of Campagne Associates to bring to the fund-raising community all the benefits of today's information technology. To date, we have helped over 3,000 non-profit organizations raise over $2 billion with our primary fund-raising software product, GiftMaker Pro. Campagne Associates continues to improve the efficiency and effectiveness of its entire family of fund raising, event management, membership and volunteer modules to help even more organizations raise money faster and with greater ease than ever before.

Price: Single user prices: GiftMaker Pro $2,990+, EventMaker Pro $795+, Membership $995+, Volunteer $495+, Fund Accounting Bridge $495.

* CORNERSTONE 2000--Communicating the right message to the right audience is key to fund-raising success. CornerStone 2000's powerful select and segmentation capabilities help you to design your communication strategies for maximum response. Select on any combination of data fields in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving. Modules are available for Pledge, Major Donor, Staff/Missionary Support, Broadcast and Agency. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs.

For effective analysis (and decision-making), fund-raising managers choose from an extensive library of reports. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing five year trends across the entire donor file.

Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix means that you can design receipt packages that are attractive, informative and motivational.

System Specifications: Runs on UnixWare operating system and integrates with networks. Recommend Pentium servers or above. NCR servers are available from Donor Automation, giving you a low-risk, one-vendor solution.

Training/Service: Conversion and planning services make the transition hassle-free. Includes three days of training at Donor Automation offices. License includes a 60-day warranty and documentation. Software support agreement includes phone and modem support, email access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an online Users Conference year round.

Vendor: Donor Automation, Inc., 912 New York Street, Suite B, Redlands, CA 92374. Phone: (909) 793-1230. E-mail: dasales@donor.com

Background/Users: Donor Automation has been providing fund-raising

systems since 1975. User organizations ranging in size from 5,000 to 100,000 names in the U.S., Canada and London benefit from CornerStone 2000's strong direct mail capabilities and Donor Automation's reputation for service and support.

Price: Software License starts at $4,800 and is based on number of consistent names, concurrent users and modules purchased. License only what you need to get started and upgrade as you grow. Receive 100 percent credit for any license fees already paid. Includes an upgrade path to Donor Automation's DASCO II. (Above price does not include SAFARI.)

* CRESCENDO PLANNED GIFT SOFTWARE--Industry Leader providing the most comprehensive and powerful Planned Giving Software, Seminars, Videos, Teleconferences, Internet Products & Services including Web proposals, Web calculators and Web sites for both allied professionals and donors. Over 3300 organizations and 5000+ users nationwide. Crescendo's one-on-one software proposals with bold print and color graphics are both powerful and persuasive in motivating donors and gift planned gifts. Included in Crescendo Lite, Estate and Pro are calculations and proposals for a wide variety of gift plans.

CRESCENDO PRO is planned gifts marketing software that is both donor-friendly and user-friendly. Included in this 50-program system are calculations and marketing proposals for all basic planned gifts such as Gift Annuities (current, flexible, college, deferred), Unitrusts (flip, education, retirement, insurance), Annuity Trusts, Pooled Income Funds, Transfer of IRA to Testamentary Unitrust, Bequest of IRA, Bargain Sale, Lead Trusts, Estate Planning Models, and documents for gift annuities, unitrusts, annuity trusts and lead trusts.

CRESCENDO ESTATE is a 25-program software system designed for attorneys, financial professionals and underwriters that include the One and Two-Life Unitrust, Unitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust, Current Gift Annuity, GRAT, GRUT and QPRT plus Lead Trusts, Bequests of IRAs outright or to a trust, and Estate Plans for Married, Single and Surviving Spouse, and seven gift documents.

CRESCENDO LITE is a 10-program software system designed for financial professionals and organizations new to planned giving that produces planned gifts calculations and marketing proposals for the following programs: One and Two-Life Unitrust, Uuitrust with Capital Replacement, Retirement Unitrust, Sale and Unitrust Combination, Sale vs. Unitrust, One and Two-Life Annuity Trust, Current Gift Annuity, Grantor Retained Annuity Trust, Qualified Personal Residence Trust and Grantor Retained Unitrust, and four gift documents.

CRESCENDO PLUS is Seminar Marketing Software that creates over 250 color slides with scripts for conducting powerful and persuasive group presentations for Major Donors, Boards, Seniors, Retired Persons, Baby Roomers, Professionals and Business Owners. The software includes literature components of ads, brochures, articles and response letters for marketing and closing planned gifts.

CRESCENDO PRESENTS is Notebook Presentation Software for making one-on-one donor presentations. Presents creates a multimedia frame-by-frame planned giving presentation from your notebook computer for the Gift Annuity, Annuity Trust, Unitrust, UT and Insurance, Retirement UT and Sale & UT with audio/scripts for all six gift plans.

CRESCENDO ADMIN is a Gift Annuity Administration Software that allows the user to track current, deferred and flexible gift annuities and produce annuitant **checks**, 1099R's, and numerous detailed reports.

System Specifications: Crescendo software requires a 486 or Pentium computer with 16MB of RAM and Windows 95/98/2000 NT. Crescendo Plus requires PowerPoint 7.0 or PowerPoint 97/2000.

Training/Service: Annual Update Service includes telephone support for both computer and tax planning issues, monthly AFR letters, Crescendo Notes newsletter and annual software updates with tax changes and

enhancements. Call (800) 858-9154 for a 90 day FREE trial. Training includes Crescendo's Comprehensive Seminar, Advanced Seminar, Professionals Seminar, Major Gifts From Business Owners Seminar, and Case Studies Seminar featuring both planned giving and hands-on computer training, as well as Crescendo Plus training. Crescendo Admin training and a new Internet Marketing seminar. Visit our Web site at www.CrescendoInteractive.com for complete seminar descriptions.

Vendor: Crescendo Interactive, Inc., 1601 Carmen Drive, Suite 103, Camarillo, CA 93010. Phone: (800) 858-9154. Fax: (805) 388-2483. Web sites: www.CrescendoInteractive.com, www.GiftLawcom, www.GiftLegacy.com. E-mail: CrescendoInteractive@hotmail.com. Contact Name: Ardis Schulz, VP/Marketing.

Background/Users: Crescendo has been serving Colleges and Universities, Healthcare, Social and religious organizations and Financial Professionals for over 16 years. Crescendo is used by tax partners of America's largest CPA firms.

Price: Crescendo Pro - $995/$595 Annual Update Service; Crescendo Estate -$300/$300 Annual Update Service; Crescendo Lite - $150/$150 Annual Update Service; Crescendo Plus - $495/$200 Annual Update Service.

* CUSTOMIZED SHOPPING MALL 2.0 (CSM 2.0)--Customized Shopping Mall 2.0 (CSM 2.0) is free online software for non-profit organizations which can be integrated seamlessly into any NPO's Web site. CSM 2.0 is designed to allow NPOs to create a customized online shopping mall right on their own Web site. CSM 2.0 enables NPOs to individually select those vendors who best represent them and their members. CSM 2.0, from Shop2Give.Com, enables NPOs to boost their online fund-raising efforts by donating a portion of all sales through CSM 2.0 directly to the NPO.

Special features include real-time access to information on site traffic and contribution amounts, as well as a toolkit that enables NPOs to add and subtract categories within their Mall. CSM 2.0 also gives NPOs the ability to pick special promotions they want featured, as well as the ability to post special messages on their Mall. CSM 2.0 also lets NPOs create links and logos to their Malls right on their own Web site. CSM 2.0 is fully supported by Shop2Give.com with a toll-free service and support number.

System Specifications: CSM 2.0 runs on any computer that supports the following browsers: Internet Explorer 3.0 or higher, Netscape Navigator 3.0 or higher, and AOL 3.0 or higher.

Vendor: Shop2Give.Com, 8425 West 3rd St., Suite 407, Los Angeles, CA 90048. Phone: (888) SHP-2GIV, (888) 747-2448. Fax: (310) 362-8425. E-mail: info@shop2give.com. Web site: www.shop2give.com.

Price: Free.

* DASCO II--Communicating the right message to the right audience is key to fund-raising success. DASCO II's powerful select and segmentation capabilities help you design your communication strategies for maximum response. Select on any combination of data fields (including the unlimited user-definable fields you create) in a fast, efficient manner. Strong support for direct mail segmentation based on recency, frequency and amount of giving, as well as features to manage donor and pledge programs. A companion product, SAFARI, can be purchased to manage Sales Analysis, Fulfillment, Accounts Receivable and Inventory for product sales and premium programs.

For effective analysis (and decision-making), fund-raising managers choose from 200 reports or build custom reports, using SQL and DASCO II's report writer. Import data into spreadsheets for graphic presentation. Reports cover everything from fine details about direct mail response, to top donors in a given year, to analyzing five year trends across the entire donor file.

Powerful receipting features enable you to respond to your donors in ways that genuinely say "thank you" and encourage them to give again. Integration with Word Perfect for Unix means you can design receipt packages that are attractive, informative and motivational.

System specifications: Runs on UnixWare operating systems and

integrates with networks. Recommend Pentium servers or above. Well suited for multi-processing platforms. NCR servers are available from Donor Automation, giving you a low-risk, one vendor solution.

Training/Service: Conversion and planning services make the transition hassle-free. Five days of on-site training uses you data, making the experience productive and specific to your needs. License includes a 90-day warranty and documentation. Software support agreement includes phone and modem support, email access and regular software upgrades. Source code escrow optional. Annual Users Conference held each spring. Many users participate in an online User Conference year round.

Vendor: Donor Automation, Inc., 912 New York Street, Suite B, Redlands, CA. 92374. Phone: (909) 793-1230. E-mail: dasales@donor.com.

Background/Users: Donor Automation has been providing fund-raising systems since 1975. User organizations ranging in size from 100,000 to over 2 million names across the U.S. and Canada benefit from DASCO II's strong direct mall capabilities and Donor Automation's reputation for service and support.

Price: Software License starts at $30,000 and is based on number of constituent names and concurrent users. License only what you need to get started and upgrade as you grow. Receive 100 percent credit for any license fees already paid. (Above price does not include SAFARI.)

* DONOR 2--FUND RAISING SOFTWARE Donor 2 and Donor 2 Enterprise are the comprehensive fundraising software solutions that excel in support. Written in 32-bit architecture, both programs feature an exhaustive set of tools for the fund-raising professional. Donor/Prospect record include giving histories, demographic and biographic information, segmentation codes, addresses, tickler files, education, employment, relationships, constituencies, and much more. The revolutionary reporting module features an intuitive, straight-forward approach to constructing reports and criteria, although both programs come with over 300 standard reports. Managing your written correspondence is a snap, including receipts, acknowledgments, invitations, newsletters, annual reports, year-end giving statements, pledge reminders, pledge statements and more. Additional modules include Special Events, Volunteer Tracking, Prospect Research, Planned Giving, Membership, Alumni and Zip + 4.

Donor2 also offers a Fund Accounting package that integrates with Donor2 Enterprise, and includes modules such as System Manager, General Ledger, Payroll, Accounts Payable, Bank Reconciliation and others.

All of this comes with the Donor2 Approach, a methodical and carefully-planned process that insures a smooth transition and successful continued use of the program. A face-to-face planning session, custom data conversions, mandatory training sessions, on-site implementation, continuing education and annual users' conferences are just part of the Approach. For over 15 years, we have been known as the Support Leader in the Fund-Raising Software industry.

System Specifications: Donor2 requires a Pentium processor or better, with at least 32MB of RAM, and a 1GB hard drive for the workstation. Windows 95/98/2000 or Windows NT 3.51 or higher are compatible with Donor2. Donor2 Enterprise is a Client/Server application, written in Microsoft's popular SQL Server. For system requirements, please contact our office.

Vendor: Systems Support Services, 8848-B Red Oak Blvd., Charlotte, NC 28217 (Contact name: John Joslyn CFRE). Phone: (800) 548-6708. Fax: (704) 522- 8842. E-mail: sales@donor2.com, Web site: www.donor2.com.

Price: Single User software begins at $6,000.

* DONORPERFECT FUNDRAISING SOFTWARE FOR WINDOWS--is designed to meet the specialized needs of non-profit fund-raising organizations. Flexibility efficiency, ease of use and quality support are hallmarks of DonorPerfect. The system maintains complete donor and prospect records, processes pledges, gifts and memberships, produces personalized communications and **generates** an unlimited variety of summary and statistical **reports**. DonorPerfect's flexible data screens are designed

individually to meet each user's unique requirements. Screens can be easily modified as the organization's needs change. This flexibility provides comprehensive donor tracking and prospect research. Special event management, volunteer coordination, grants tracking, and alumni management is available at no additional charge. EFT and Gift Scanning modules available.

System Specifications: Hardware requirements: 8MB RAM (16 MB for Windows 95); 486 or higher processor. Ideal for single-user or large network applications. MS Windows 3.1, Windows 95, 98, NT or higher. Network **version** supports any netbios compatible LAN, Windows NT, etc.

Training/Service: Annual Support Contract $595+ includes unlimited telephone support, user meetings, newsletter; training classes and on-site training offered, data conversion services quoted separately.

Vendor: DonorPerfect/SofterWare, Inc., 540 Pennsylvania Ave., 2nd Floor, Fort Washington, PA 19034. Phone: (800) 220-8111. E-mail: info@donorperfectcom. Web-page: www.donorperfectcom. Regional offices include San Diego (Starkland Systems), Toronto, Albuquerque, Sweden, Montreal, and Paris (French **Version**).

Background/Users: Established in 1985, DonorPerfect has over 3,000 clients worldwide including museums, schools, hospitals, health, social service and community organizations. A staff of over 45 support, development and marketing representatives serve the growing client list.

Price: $2,595 - 4;395 (network **version**) includes screen design, set-up and 90-day telephone support and installation services. New Gift Scanning and Bar Coding Module: $1,495. Credit Card and Bank Draft payments are automated with the new Checkfree EFT module.

* DONDRQUEST-DonorQuest(R) for Windows(TM): features include: Up-to-the-minute campaign statistics, support of in-kind and matching gifts, built in contact manager, automation of thank you letter/receipts, ability to link donor records, sweeping data replacement, integrated report writer, multiple levels of security, export to word & excel, Y2K compliant, and superior product support!

At Intrepid Systems, we know that the best way for you to realize the advantages of DonorQuest is to try it yourself! To this end, we offer a free evaluation package consisting of a frill working copy of DonorQuest, getting started, price list and preference sheet.

Training/Service: Visit our Web site at www.donorquest.com or call (800) 952-8228 to get started with your free evaluation package.

Vendor: Intrepid Systems, Inc. (Contact: Gabriel Gravning), 701 Galer Street, Suite 504, Seattie, WA 98109. Phone: (800) 952-8228. Fax: (800) 533-9218. Email: info@intrepidsvstems.com. Web site: www.donorquest.com.

Price: $1595 Single User. $2495 Multi User.

* DONOR RECORDS--Donor Records lets you keep a database of your members, donors, alumni, volunteers, etc. More than 500 variables are captured, but you may use as many or as few as you need! More than 50 fields are user-definable. Donor Records also records all gifts, pledges, dues payments and matching gifts for each individual. These data can then be extracted for lists, labels or word processing interface by individual, fund raiser, division, category, territory, or any of the 30 different user-defined codes.

Report sequences include donor number, alphabetic, ZIP Code, fund raiser, division, category and territory. For printing labels or exporting to word processing, you may further refine your selections by one or more of the following user-defined fields: 6 codes (include or exclude), 3 dates, 3 amounts, 18 interests, source/promotion code and/or gift/pledge amounts or dates. Campaign reports may be printed for any range of dates by ZIP Code, fund, category, division, territory, fund raiser or source.

All standard reports are included in Donor Records, With our Access Database or FASS Export, however, you may create almost any report you need or transfer data to word processors spreadsheets or databases.

System Specifications: The system is available for Windows 95/98/NT

only. Single-user and multi-user **versions** are available. Disk space required for the programs and data files is 20-100MB, depending on modules installed and number of donors.

Training/Service: 30 days free support is provided with each product by a toll-free 800 number. Annual support contracts and telephone training are offered. Three-day training courses offered at vendor headquarters ($595 per person). On-site installation is $800 per day plus travel expenses. Users' newsletter (free). Enhancement every 12-18 months.

Vendor: Executive Data Systems, Inc., 1640 Powers Ferry Road, Building 27, Marietta, GA 30067. Phone: (770) 955-3374, (800) 272-3374. Web site: www.execdata.com.

Background/Users: The company, founded in 1981, has more than 2,000 nonprofit users throughout the U.S. and on the five continents. Users include colleges and schools, churches and other religious organizations, social service organizations, United Ways, community action agencies, foundations, etc.

Price: Donor Records $1500. Access Database $600. FASS Export $400. A low-cost option ($500) is available for smaller non-profits and runs on Windows 95/98/NT only.

* DONORWORKS--DonorWorks 6.0 offers a robust fund-raising system designed to handle all your fund-raising needs. It features an easy-to-use graphical interface. All your data is available within just a few clicks or keystrokes. From donor profiling, gift and pledge management, all the way through capital campaign tracking and major donor cultivation, DonorWorks has all the features you've been looking for.

DonorWorks tracks your donors' demographic information, relationships, contacts, volunteer abilities, giving histories, unlimited groups, classifications and 100+ user-defined fields. There are multiple ways to subset your data for intelligent reporting and analysis. DonorWorks includes: Special Events module, Volunteer tracking, 300+ **reports**, Planned Giving module, store scanned photographs in records for directories, custom **report generator** and a built-in word processor. It allows integration with spreadsheets, mapping programs, CASS, contact management programs, etc.

Training/Service: StarSoft Technologies offers support and training services plus data conversion services and custom programming to add specific additional features to DonorWorks. A free demonstration **version** can be downloaded from the vendor's Web site, www.donorworks.com. Call for the current password at (800) 327-1476.

System Specifications: Hardware--Windows: Windows 3.1 or better, Pentium recommended with 32+ MB. Macintosh: 68030 or better, PowerPC recommended with 32+ MB. Software--Windows 3.1x, 95, 98 & NT4, Macintosh system 7.5 or greater.

Vendor: StarSoft Technologies, Inc., P.O. Box 10010, Spokane, WA 99209. Phone: (800) 414-7990 or (800) 327-1476 for technical assistance (Contact name: Jack Gordon). E-mail: jackgordon@starsoft.com. Web site: www.starsoft.com.

Price: $2,495 (list price), $999 for first 10 organizations that mention this listing.

* THE ENTERPRISE/CS FUND RAISINE SYSTEM--ACCESS' latest client server release is designed for larger, more complex, not-for-profit organizations and is now available as either 100% Web or client/server implementation. Our system provides a powerful central database that supports all aspects of fund raising including your annual fund, direct marketing, major and planned gift cultivation, special events, and much more. Written in PowerBuilder, ENTERPRISE is compliant with Microsoft GUI standards and maintains the unequaled functionality that has long been ACCESS' differentiating strength.

System Specifications: Numerous hardware platforms, operating systems (including Microsoft NT and UNIX) and databases (including Microsoft SQL Server, Oracle, and Sybase) are supported.

Training/Service: ACCESS' professionals work closely with customers

to provide a full range of services starting with the initial requirements consultation and continuing through the scope of services, the creation of a detailed project plan, conversion, modification, implementation consulting, project management, on-site training and support phases. Personalized phone/dial-in support includes help-desk Q&A and custom modifications. An annual User's Conference provides an on-going forum for sharing ideas and peer-to-peer support.

Vendor: ACCESS International, 432 Columbia Street, Cambridge, MA 02141. Phone: (617) 494-0066. Fax: (617) 494-8404. E-mail: sales@accessint.com. Web site: http://www.accessint.com.

Background/Users: ENTERPRISE/CS from ACCESS International combines leading-edge technology with over two decades of experience in software development for many of the most respected not-for-profit organizations in North America. Customers include: World Wildlife Fund, Memorial Sloan-Kettering Cancer Center, Carnegie Hall, L.A. County Museum of Art, Orange County Performing Arts Center, Catholic Diocese of Cleveland, Public Radio Stations, and United Ways.

Price: Please contact vendor.

* EVENT PLANNER PLUS--Event Planner Plus consolidates all the tools needed to plan and manage successful events in a single, easy-to-learn-and-use package. Planners can save time, work more efficiently, produce reports more quickly, and more effectively manage budget and event details. Features include: to-do lists and timetables; invitations lists and labels; RSVP tracking; nametags and placecards, travel and accommodations; seating and floor plans; budgeting and accounting; multiple databases for address book storage; post-attendee feedback and planner evaluation; multiple databases for address book storage; post-attendee feedback and planner evaluation; and much more. For non-profit organizations, it allows tracking of all income sources.

System Specifications: Requires a minimum of Windows 3.1 and is fully compatible with Windows 95, Windows 98 and Windows NT 4.0. The program requires a minimum 486 PC. 8 MB of RAM, 25 MB of hard drive space, and a standard VGA **monitor**.

Training/Service: Certain Software will provide online technical support. Users can also obtain telephone support by calling the following toll free number: (888) CERTAIN.

Vendor: Certain Software, Inc., One Daniel Burnham Court, Suite 330C, San Francisco, CA 94109-5460. Phone: (888) CERTAIN, (415) 353-5330. Fax: (415) 353-5335. Available direct mail and the World Wide Web at: http://www.certain.com.

Price: $495 for a single-user **version**.

* EXPRESS EVENT--EVENT MANAGEMENT SOFTWARE--Express Event offers an affordable event management software package designed for auctions, dinners, luncheons and golf tournaments. Participants are entered into the database one time to create mass mailings, table and shotgun assignments, any type of lists and labels, auction item inventories, bid sheets, donor and auction receipts, plus all types of reports. It is designed to be easy for the novice computer user, yet offers the flexibility of more complex functions, such as importing and exporting features.

System Specifications: IBM 486 compatible PC or better, Windows **version** 3.1 or better (includes Windows 95, Windows for Workgroups and Windows NT), one high density 3 1/2 diskette drive, hard disk with 15 MB of free space, 8 MG of RAM.

Training/Service: Free fax and e-mail support.

Vendor: PRO Enterprises, Inc., 5501 N. 7th Avenue, Suite 232, Phoenix, AZ 85013. Phone: (800) 455-2879. E-mail: fundrais@expevent.com.

Background/Users: Express Event was designed as an affordable, easy to use product for event managers.

Price: $259 for a single event and $495 for up to eight events. Quotations available for organizations with more than eight events.

* FASTFUND RAISING SOFTWARE (**VERSION** 1.0)-FastFund Raising is a comprehensive development, donor and membership management

tool with everything that a development office needs to manage campaigns, donors and prospects.

User definable codes allow you to assign attributes, roles and demographic information to individuals and companies. A unique campaign management system automatically credits all gifts to the proper appeal, campaign and fund. You can split gifts to more than one gift type, record pledges and pledge payments, give credit to solicitors for gifts, record memorial gifts, automatically send acknowledgment letters, print gift receipts and pledge receivable statements. FastFund Raising can be a standalone package and can be integrated with the FastFund Nonprofit Accounting Software. The versatile query maker allows you to sort and export virtually every field in the system for mailings, measuring results and reporting.

Araize offers an unconditional 90 day money back guarantee and one-year of free 800 telephone support. Additional services include training, consulting, online support.

Background/Users: Community service, child care, clinics, arts, cultural, associations, religious, churches, schools, museums, environmental.

System Specifications: Windows 95/98 or NT, 16MB of RAM, 45 MB hard disk. Single user or network **versions** available.

Price: $295 for single user. An additional $395 for every five user license.

Vendor: Araize, Inc. (Joseph Scarano, CPA), 1157 Executive Circle, Suite D, Cary, NC 27511. Phone: (800) 322-4371, (919) 319-1770. Fax: (919) 460-5983. Web site: www.araize.com.

* FRISS -- FUND ACCOUNTING SOFTWARE-FRISS (**Version** 4.0) provides statements of income and expense showing actual budget and variance for month-to-date and year-to-date for an unlimited number of funds. Maintains transactions for current year actual, current year budget, last year actual and next year budget, last year actual and next year budget so any two transaction types can be **compared**. Automatically processes debit/credit conversion into the general ledger. Integrates controls in transaction entry and processing to ensure that debits and credits are in balance before posting to the general leger. Closes transactions into any period so adjustments to prior can be posted and new statements prepared that reflect the changes.

FRISS can build budgets for the next year by using last year's monthly budget, last year's actual, or a percentage increase or decrease. It builds budgets for individual accounts either by month or of the year spread evenly over the months. It produces reports including detailed and summary statements of income and expense, fund balance sheet, expense recap, combined funds reports, detailed general ledger reports, cash flow, available budget, and cash receipts and disbursement reports. Reports can be run for any period at any time during the year. It does not require significant digit coding of accounts so present account numbers can be converted to FRISS. A sequence code allows revising the sequence of accounts for reporting without reassigning account numbers.

Accounts payable module includes multiple distributions of a voucher, **check** writing from multiple **checking** accounts, single **check** payment of multiple vouchers, unlimited number of vendors with vendor history, a scheduled disbursement report, hold payment flagging of vouchers, and automated interface to the general ledger on a cash or accrual basis.

Payroll Module supports an unlimited number of employees. It individually maintains withholding and deduction. It does not do gross to net calculation. It prints payroll **checks** and stubs. It supports distribution of payroll expenses to multiple general ledger accounts. **Generated** quarterly and annual payroll **reports** and payroll ledgers. Allows user-defined set-up parameters including a message, user-defined aged receivable report, and automated interface to the general ledger on cash or accrual basis.

System Specifications: Windows NT 4.0 or above or Windows 95. Environment: Advanced Revelation, Revelation **version**: RG2B, (Mv.sup.*)Base. Application is: Single or Multi-user **versions** available.

Vendor: Advantage Solutions, Inc., 350 South Schmale Rd., Carol Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630) 668-1598. Fax: (630) 668-2654. E-mail: rhughes@advantagesolutions.com. Web site: www.advantagessolutions.com.

Price: $1,500 Single User.

* FUND ACCOUNTING SOFTWARE SERIES--A fully integrated fund accounting software system designed exclusively for non-profits. Included in the software are General Ledger, Multi-fiscal Year Project/Grant Reporting, Accounts Payable, Accounts Receivable, Payroll, Bank Reconciliation, Extended Budgeting, Custom Allocations, Access Database, Fixed Assets, Purchase Order Encumbrance and more. This system provides instant access to account balances, multi-year budgets, payables, receivables, revenues, expenses and project/grant reports for any time period. Financial statement formatting is comprehensive and flexible. All financial statements comply with FASB 116 and 117. Hundreds of management reports are available by menu selection. The accounting software is fully integrated with our fund-raising! Laser printers are fully supported. The entire manual is online as context-sensitive help.

System Specifications: The system is available for Windows 95/98/NT only. Single-user and multi-user **versions** are available. Disk space required for the programs and data files is 20-100MB, depending on modules installed.

Training/Service: 30 days free support is provided with each product by a toll-free 800 number. Annual support contracts and telephone training are offered. Three-day training courses offered at vendor headquarters ($595 per person). On-site installation is $800 per day plus travel expenses. Users' newsletter (free). Enhancement every 12-18 months.

Vendor: Executive Data Systems, Inc., 1640 Powers Ferry Road, Building 27, Marietta, GA 30067. Phone: (770) 955-3374, (800) 272-3374. Web site: www.execdata.com.

Background/Users: The company, founded in 1981, has more than 2,000 nonprofit users throughout the U.S. and on the five continents. Users include colleges and schools, churches and other religious organizations, social service organizations, United Ways, community action agencies, foundations, etc.

Price: Price per module ranges from $400 to $1500. Non-Profit Starter Kit (General Ledger, Accounts Payable, Payroll and Donor Records) is a low-cost option available for smaller non-profits. It runs on Windows 95/98/NT only.

* FUND RAISING MANAGER--The Fund Raising Manager software program from RIGHT ON PROGRAMS means better planned and timed campaigns, more campaigns, better results from each campaign, more efficient use of time, multiple search options, many types of reports and more. The computer takes inputted information and analyzes, totals, tallies, searches, finds, prints, merges and presents many data combinations so campaigns go to the right people at the right time. It features easy on-screen data questions, security password for data protection, ability to customize fields, specialized donor codes, donor history, letter creation, personalization, and retention, and the ability to merge with other mailing programs.

System Specifications: Runs on Windows 95, 98 and NT and requires an IBM PC or compatible, 486 or better, 8 Mbs RAM, and a color **monitor**.

Training/Service: RIGHT ON PROGRAMS' software requires no special training. It is easy to learn and use and comes complete with simple step by step instructions. All support from RIGHT ON PROGRAMS is FREE for the life of the software, and can be achieved by phone, fax or e-mail.

Vendor: RIGHT ON PROGRAMS, 778 New York Avenue, Huntington, NY 11743. Phone: (516) 424-7777. Fax: (516) 424-7207. E-mail:

friends@rightonprograms.com.

Background/Users: RIGHT ON PROGRAMS has been in the software business for more than 18 years. There are more than 26,750 software packages from RIGHT ON PROGRAMS in use in offices, libraries and schools throughout the world.

Price: Single user $599, Unlimited User Network **Version:** $999.

* FUNOWARE-- is a fully integrated suite of accounting software especially designed for not-for-profit and government agencies. FundWare's unparalleled flexibility and power was designed to meet the unique and diverse needs of fund accounting. Including the automatic balancing data from multiple modules and funding sources; maintaining multiple charts of accounts with different account structures and year-end dates, allocating funds to multiple cost centers; and assigning attributes to accounts. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. Fundware allows the user to add **financial** and non-**financial data** to accounts and transactions; maintain a secure audit trail with trace **reports**; and access **financial data** in real time. FundWare also includes a powerful **reporting** system and online help.

System Specifications: Runs on Windows 95, 98, NT4.X, requires IBM PC or compatible, Pentium 166MHz or greater, 32MB memory (64MB or higher for NT), 200MB free disk space.

Training/Service: A full range of training classes are available at the Denver headquarters for all of the Fundware modules, as well as classes for setting up a system, year-end procedures, 1099's and W2's. In addition, American Fundware offers regional training across the United States as well as onsite training. An answers-on-line system and updates on American Fundware's Web site also assists clients with additional information. Several user group meetings take place regularly as well. American Fundware's support includes a Maintenance and Enhancement Agreement, which provides clients with ongoing updates and product enhancements. Telephone support is also available with a Telephone Support agreement. This provides clients with a toll-free number to converse with a support technician. Telephone support is also available on a pay-per-call basis.

Vendor: American Fundware, 1385 South Colorado Boulevard, #400, Denver, CO 80222. Phone: (800) 551-4458 nationwide, (303) 756-3030 worldwide. Fax: (303) 756-3514. E-mail: fundware@fundware.com. Web site: www.fundware.com.

Background/Users: American Fundware, a subsidiary of The Flagship Group, Inc., is the leader in not-for-profit accounting software. American Fundware, a Microsoft Solutions Provider, has provided solutions specifically created for more than 3,600 clients. FundWare (R) software addresses the key accounting requirements for clients such as religious governance organizations, and government agencies. FundWare supports Windows 95, 98, NT, DOS (current Users) and Unix, and all **versions** integrate seamlessly. FundWare, which has always used four-digit date fields, is Year-2000 compliant. American Fundware solutions address our clients' current and future hardware and software requirements, while offering the most functional financial management tools available.

Price: Based on number of modules and users, complete pricing is available from the vendor.

* IMIS--iMIS Fund Raising system gives fund-raising organizations an enterprise-based solution to meet their entire organizational needs. The system links easily with a myriad of word processing, spreadsheet and desktop publishing software programs. iMIS Fund Raising also works with advanced Web and Internet applications, which allows staff to better manage the many tasks involved in seeking contributions.

Special features include contact activity management, donor receipt

management, management reports, prospect/donor database management, postal automation, relationship management, soft credit gift management, summary pledge tracking, special event planning, order entry and inventory management, user-defined duplicate **checking** capabilities, volunteer activity tracking, and much more. In addition to these features, iMIS Fund Raising is sold and supported through a local channel of highly-trained, authorized resellers, dedicated to providing you with local technical support.

   System Specifications: Windows 95, Windows NT Workstation 3.51 or above. MS SQL Server ODBC Driver **version** 2.65.0252 or higher. Sybase Client for Windows: Sybase/Intersolv ODBC driver 3.10 or above.

   Vendor: Advanced Solutions International, Inc., 901 North Pitt St., Suite 200, Alexandria, VA 22314 (Contact name: Maria Morris LaGow). Phone: (800) 727-8682. Fax: (703) 739-3218. E-mail: mmorris@advsol.com. Web site: www.advsol.com .

   Price: Starting at $6,000.

   * JSI PARADIGM--The one with the Index Card design. The aesthetic Index Card and File Folder design presents information in a clean, efficient and familiar visual metaphor. Paradigm offers comprehensive donor and prospect tracking, gift processing, mail merge and reporting features. Paradigm also offers: unlimited user-definable fields, data import/export utilities, Special Events, Proposal Tracking, Membership, Volunteer Management and Campaign Expense Tracking.

   System specifications: requires 486 or a Pentium processor; 16MB of RAM required. Runs under Windows 3.1 or Windows 95. Multi-user systems available for Windows 3.1.1, Windows 95, Novell and Windows NT.

   Training/Service: 90 days of unlimited support offered with the software. Additional support available on a contract or time and materials basis. Regional and on-site training offered. Conversion options include system's import utility, gifts only conversion and customized conversion options.

   Vendor: JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201, Williamsburg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-4546. E-mail: milen@isifrs.com. Web site: www.jsifrs.com/millennium. JSI FundRaising is a Microsoft Solutions Partner and Oracle Business Alliance Partner.

   Background/Users: Since 1979, JSI FundRaising has offered fund-raising software for every level of need. JSI developed other popular fund-raising software including the entry level DONOR$ system and Millennium -- one of the most sophisticated Windows products on the market. JSI serves close to 2000 users and enjoys a stellar reputation for stability and quality.

   * MILLENNIUM--A comprehensive development information system designed to meet the demanding and diverse development needs of nonprofit organizations. Biographical, events, membership, gift and pledge information are integrated with a top prospect tracking system that includes features to manage all areas of the major gift process: research, ratings, interests, proposals, planned giving, and contact history. In addition to more than 250 standard reports, Millennium includes a powerful graphical query tool, allowing end-users to easily design ad hoc report queries and integrate diem with Crystal Reports for design of output.

   For campaign management, Millennium's idea (intuition-driven executive analysis) module incorporates the use of on-line analytical data analysis, drill-down reporting, mapping software, English Query Language tools, notification alerts of prospect and campaign activity and a Palm VII for accessing and/or downloading constituent database information.

   System Specifications: Millennium's three tiered server technology offers a choice of graphical user interfaces and database engines. User Interfaces: Windows or Web-browser. Database Engines: Microsoft SQL Server or Oracle. Client workstation requirements are Pentium PC with 32MB memory. Network environments include Windows NT Server and Unix. Database server is dependent on the number of constituents and users. Source code is

available.

Training/Service: Full range of services include needs analysis, implementation management, installation, training conversion. All system documentation is incorporated into on-line help. Warranty period and optional annual maintenance agreement includes technical support, software enhancements and client newsletter.

Vendor: JSI FundRaising Systems, Inc. 4732 Longhill Road, Suite 2201, Williamsburg, VA 23188. Phone: (800) 574-5772. Fax: (757) 565-4546. E-mail: millen@isifrs.com. Web site: www.jsifrs.com/millennium. JSI FundRaising is a Microsoft Solutions Partner and Oracle Business Alliance Partner.

Background/Users: Since 1979, JSI FundRaising has offered fund-raising software for every level of need. JSI developed other popular fund-raising products including the entry level DONOR$ system and Millennium – one of the most sophisticated Windows products on the market. JSI serves close to 2000 users and enjoys a stellar reputation for stability and quality.

Price: Software license fees range from $20,000 to $250,000 depending on the size of the non-profit organization, number of users and the database engine. Call vendor for specific quotes.

* MIP NON-PROFIT SERIES FOR WINDOWS—A fully integrated fund accounting software for not-for-profit organizations, municipalities, and government agencies, NPS fund accounting software easily tracks, manages and reports on funds from multiple sources, across multiple budget periods. Features include many pre-formatted, audit-ready FASB and GASB financial and accounting reports, an open, robust chart of accounts database structure with unlimited field lengths, budget monitoring and encumbrance tracking, and use-defined transaction allocation to multiple account segments for grants, programs, etc.

The complete NPS product suite includes General Ledger, Accounts Payable, Accounts Receivable Reporting, Accounts Receivable Billing, Allocations Management, Bank Reconciliation, Budget, Encumbrances, Fixed Assets, NightShift Scheduler, Payroll and Purchase Orders. MIP provides telephone support, training, and annual maintenance for NPS.

System Specifications: Windows 95/98 or Windows NT, 64mb RAM, 500mb free hard drive space are recommended. Multi-user operating systems: Novell and Windows NT Server.

Vendor: Micro Information Products, Inc. (MIP), 313 East Anderson Lane, Suite 200, Austin, TX 78752-1228. Phone: (800) 647-3863. Web-site: www.mip.com.

Background/Users: MIP has been one of the top developers of fund accounting software systems designed to meet the unique needs of non-profit organizations since 1982. Their systems and services continue to earn the endorsement of over 4000 diverse non-profit or government organizations.

Price: Starts at $1995 for Single User—General Ledger. Other modules priced separately.

* PLEDGEMAKER FUND RAISING SOFTWARE-- SofTrek is North America's market-leader of Oracle-based fund-raising software for Windows and now, the World Wide Web. PledgeMaker is designed to service organizations with unlimited workstations, large databases, and sophisticated processing needs. Packed with powerful, flexible and user friendly features, PledgeMaker seamlessly integrates with word processing, spread sheet and postal programs, creating one centralized database. In addition, PledgeMaker On-line has emerged as a new outsourced **version** of PledgeMaker. It is identical to the Windows-based **version** but is accessed through an Internet connection and Web browser and the organization's database is stored and maintained at SofTrek. This allows organizations to have immediate access plus full functionality of their donor database. Today, PledgeMaker is setting the "industry standard" for increasing productivity in the workplace and providing the most effective method for managing an array of fund-raising needs for all types of non-profits including hospital foundations, religious, human services,

cultural and political organizations.

System/Specifications: PledgeMaker is available for Novell Netware, Windows 3.1, 95, 98, Windows NT, and over 80 Unix platforms such as RX600. SUN and Hewlett-Packard.

Training/Service: SofTrek offers a comprehensive on-site or off-site training program that enables clients to receive the most effective hands-on training in adapting to the functionality and flexibility of PledgeMaker. Support contract includes voice, modem, fax and e-mail support.

Vendor: SofTrek 2530 North Forest Road, Suite 10A, Getzville, NY 14068. Phone: (716) 636-5400. Fax: (716) 636-5401. E-mail: rbellitto@pledgemaker.com. Web site: http://www.pledgemaker.com.

Price: $3,950 and up based on system configuration.

* RDS--DONOR/MEMBER/PROSPECT MANAGEMENT SOFTWARE--RDS (**Version** 3.19) is a flexible, easy-to-use and easy-to-learn donor and member management system for non-profits and associations. It is an evolutionary product that combines the best and most popular features of many commercial and custom built products. RDS is affordable for any size organization. Even organizations new to fund raising get off to a great start with RDS because it allows them to quickly collect, organize, and track the data needed for a successful fund-raising program. Fully functional trail **versions** are available.

Special features include single screen operation; ability to customize and define numerous program fields to fit organizational requirements; tracking of unlimited gifts, pledges, corporate matching gifts, honor and memorial gifts, and gifts-in-kind; ability to record unlimited contacts (letter, telephone, meetings, staff contacts) with donors, members, and major gift prospects; Ad Hoc reporting using demographic and giving history segmentation; easy segmentation and preparation of personalized targeted mailing including merge files, labels, envelopes, and e-mail distribution lists (with automatic suppression of duplicate labels, merge records, etc.); fully integrated Event Management including registration, cost analysis, attendance and seating reports, table assignments, nametags, etc.; ability to transfer and/or export data to spreadsheet, accounting, word processing programs, and in ASCII format for external distribution. Data conversion and data cleanup are offered as options. All support and training is provided by the program developers.

System Specifications: RDS requires a 486 or Pentium computer and a minimum of 16MB RAM on Windows 3.x platforms and a minimum of 24MB RAM on Windows 95/98/NT platforms. In addition, RDS needs at least 7MB of hard disk space for proper installation and operation. Application is: Single or Multi-user.

Vendor: Ciconte & Associates, Inc., 8807 Montgomery Avenue, Chevy Chase, MD 20815-4705 (Contact: Tony Ciconte). Phone: (301) 718-9811. Fax: (301) 718-9812. E-mail: rdsprog@ibm.net. Web site: www.ciconte.com.

Price: $1,495 for either Single and Multi-user **version**. $150/year support (includes unlimited e-mail, phone support and free upgrades).

* RISS – FUND-RAISING SOFTWARE--RISS (**Version** 3.5) is a donor development/fund-raising system which can be integrated with FRISS Fund Accounting and popular word processing programs. The menu-driven system has maximum flexibility from user-defined codes, unlimited field lengths, and variable record size. A modified **version** is available for premium/sales and inventory.

Special features include donor giving history, gift processing and receipting, a major donor database with additional demographics, a contacts tracking program with follow up reminders, multiple pledge management and campaign tracking, mail merge, labels, and management reports analyzing giving. As the software developers, we offer customization. The software programmers provide the phone support and training.

System Specifications: Windows NT 4.0 or above or Windows 95. Environment: Advanced Revelation, Revelation **version**: RG2B,

Mv*Base. Application is: Single or Multi-user.

Vendor: Advantage Solutions, Inc., 350 South Schmale Rd., Carol Stream, IL 60188 (Contact name: Roger Hughes). Phone: (630) 668-1598. Fax: (630) 668-2654. E-mail: rhughes@advantagesolutions.com. Web site: www.advantagesolutions.com.

Price: $3,000 Single User.

* TEAM APPROACH--"Sophisticated Software for Fund-Raising Professionals." Team Approach is an Oracle based, client/server, GUI application designed specifically for sophisticated, high-volume fund-raising operations. The base application includes built-in, fully integrated modules for membership management, direct marketing, capital campaign, major gifts, planned giving, matching gifts, tribute and memorial gifts, customer service, volunteers, query and output, special events and more.

Team Approach is designed to handle complex tasks, such as automatically compiling donor profile information based on giving and solicitation history, storing unlimited donor data in fully relational tables and user-defined fields, executing advanced segmentations for finely tuned solicitations, and performing sophisticated response analysis. Team Approach stores user-defined business rules in the database, empowering fund raisers, not programmers, to quickly tailor the software to meet their changing needs.

System Specifications: Team Approach operates on most hardware platforms. Call for specifics.

Training/Service: Target Software understands the workings of large, sophisticated fund-raising operations and provides unparalleled training and services to allow organizations to fully leverage the power and flexibility of Team Approach. Our years of experience and comprehensive understanding of fund raising, as well as software, make our re-engineering consultant services extremely valuable. While most companies disappear after the sale, that is when Target Software distinguishes itself with hands-on implementation support and comprehensive training.

Vendor: Target Software, Inc., 1030 Massachusetts Avenue, Cambridge, MA 02138. Phone: (617) 876-2275. Fax:(617) 354-0895. Web site: www.targetsite.com. E-mail: info@targetsite.com.

Background/Users: TSI has been a leading provider of fund-raising software and services to large not-for-profit organizations since 1992. Many of the nation's largest not-for-profit organizations have chosen Team Approach to run their complete fundraising program.

Prices: Price varies based on implementation.

* TELESCRIPT (TM) Telescript (TM) is call center management software designed to increase a call center's productivity, efficiency and effectiveness. Designed to be highly flexible and easy-to-use, Telescript (TM) enables you to tailor sales, marketing, research or any other telephone work to fit your specific application.

Its open database design, reporting, scripting,onnectivity, fulfillment capabilities, multiple simultaneous projects and countless other features make it extremely comprehensive. Designed specifically for the call center manager, Telescript (TM) is extremely flexible and easy-to-use, enabling supervisors to quickly create and modify any portion of a project, from scripting to reporting to queuing. The ability to customize every aspect of a campaign enables clients to utilize Telescript (TM) for telemarketing, customer service, market research, lead generation, telesales, fund raising, appointment scheduling, political action and countless other applications.

System Specifications: Requirements: -- Agent workstations: **Version** 4.0, 4.1; 4MB RAM, 386, 486+, DOS, Windows 3.1, NT, 95/98. **Version** 5.x Minimum/Suggested; 32/64 MB RAM, Pentium II 233/300, Windows 95/98 or NT/2000.

Training/Service: Three days of Telescript (TM) training is required, either on-site or at Digisoft headquarters. Product support is free with training for 30 days and costs $100 per station per year,

```
thereafter. Support also includes all product upgrades at no cost.
        Vendor: Digisoft Computers, Inc., 369 Lexington Ave., New York, NY
10017. Phone (212) 687-1810. Fax: (212) 687-1781. Web site:
www.digisoft.com. E-mail: sales@digtel.com.
        Training/Service: Training is required with purchase.
        Vendor: Digisoft Computers, Inc., 369 Lexington Ave., New York, NY
10017. Phone: (212) 687-1810. Fax: (212) 687-1781. E-mail:
adavidson@digisoft.com. Web site: www.digisoft.com.
        Background/Users: Founded in 1983, Digisoft Computers, Inc. is a
privately held corporation that develops, markets and sells PC-based
call-center software. In 1989, Digisoft identified the need for robust
PC-based call center solution and developed Telescript. Digisoft currently
provides technological expertise in both inbound and outbound call center
applications, helping to increase contact center efficiency and
productivity.
        Price: $1,200 per workstation. Add-on modules are available.
```

COPYRIGHT 2000 Hoke Communications, Inc.
Company Names: Ascend Technologies Inc.--Products
Industry Codes/Names: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
Descriptors: Social services industry--Management; Computer software industry--Products
Geographic Codes: 1USA United States
Product/Industry Names: 8347000 (Fund Raising Agencies); 7372000 (Computer Software)
Product/Industry Names: 8399 Social services, not elsewhere classified; 7372 Prepackaged software
NAICS Codes: 81341 Civic and Social Organizations; 51121 Software Publishers
File Segment: TI File 148

57/9/25 (Item 25 from file: 16)
08299363 ? ?Supplier Number: 67150568

More For Your Content.
Publishing & Production Executive , v 14 , n 7 , p 48
July , 2000
ISSN: 1048-3055
Language: English ? ?Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 6348

Text:

```
  Diverse solutions help firms manage, repurpose and make the most out
of their creative and publishing assets

  The idea of creating content, publishing it once to a single medium, then
disregarding or discarding it just doesn't cut it in today's multitasking,
multipurpose, multimedia world. Increasingly, companies are recognizing
content as a valuable, reusable commodity, and are seeking ways to cash in
again and again.
        Certainly, the digitization of publishing processes has afforded
creative and production managers new, diverse opportunities to take
repeated advantage of their content. Firms are repurposing print
communications for Web dissemination, and implementing asset management to
```

enhance internal productivity or as a value-added service to production partners. They're also using the Internet--in conjunction with advances such as PDF--to streamline content creation, facilitate production and enable e-commerce.

E-Content Solutions covers areas related to content management and repurposing, along with Internet-based workflow: digital asset (and rights) management, catalog production, Web and cross-media publishing, Web-based project management (e-production), PDF workflow, preflighting, digital ad management and production planning/ automation. P&PE will cover Internet-based print procurement in December's Buyers' Resource Guide.

Digital Asset Management

Applied Graphics Technologies (AGT)

AGT provides advanced digital image management services. AGT's Digital Link System is an integrated suite of software applications, with open-architecture hardware, which leverages digital technology for image management. Digital Link can capture, store and retrieve millions of images and other files.

Artesia Technologies

Organizations seeking to manage, leverage and distribute rich media select Artesia's TEAMS digital asset management solution to drive their e-business and cross-media applications. TEAMS is an open and scalable solution designed to fulfill the requirements of information-intensive businesses.

Banta Integrated Media

Banta Integrated Media's B*media digital content management system is an open, scaleable, enterprise-class application server designed to automate and streamline the creation, management and distribution of product marketing information. Companies use B*media to manage complex digital workflows for both print and Internet promotion.

Baseview Products

ProductionManagerPro combines digital asset management and **display** ad tracking. See listing in Production Planning & Automation.

The Bulldog Group

Bulldog enables media-rich organizations to organize, store, search, retrieve and distribute media content effectively across virtual private networks (VPNs) and intranets. Bulldog is a multi-tiered application comprising a Java or Web client, application middleware and a data repository. Files are accessible from Mac, PC and Sun Solaris platforms.

Canto Software

Cumulus is a media asset management application that enables single, workgroup and enterprise users to find assets located on hard drives, network volumes, CD-ROMs, Zip cartridges or CD jukeboxes. It searches for information such as file type, resolution and descriptive data, and builds thumbnail previews of each asset, so users can view file formats such as TIFF, EPS, JPEG, Photoshop, QuickTime and QuarkXPress without launching the original application.

CatTrax

CatTrax offers digital asset management via a fully integrated Workflow, Job Cost Accounting and Job Scheduling System. Integration of all modules is key to building Metadata and **data** integrity.

Chrystal Software, a Xerox Enterprise Co.

Chrystal Software delivers content management solutions for organizations producing and publishing user guides, service manuals and **financial reports**.

Collabria

See listing in Web-based Project Management Services.

como Software

See listing in Catalog Production Solutions.

Connect3

Connect3 offers content management integrated with advertising, merchandising, training and e-commerce.

CSTech

AWDM manages, in real-time, the unique requirements of an organization's worldwide media materials management, order fulfillment and distribution operations of sales/ marketing and technical communications materials. CSTech offers AWDM under an Application Service Provider (ASP) business model for global deployment.

Deneba Software

The Deneba Internet Graphics Server (DIGS) 2.0 allows users to retrieve and view Canvas graphics assets that are stored in DIGS-managed directories (on a Windows NT 4.0 or 2000 server) via a Web browser. DIGS 2.0 users can view the contents of the file at full resolution, scroll and change pages, switch layers and change magnification.

DeskNet

DeskNetAPS, DeskNet's automation software, connects editorial and e-commerce software to digital asset management solutions creating an integrated, automated environment.

Digital Art Exchange (DAX)

DAX implements digital media asset management solutions; it has worked on a wide range of projects for clients of every size, from small prepress shops to large international news magazines. DAX is also experienced at connecting these systems to the outside world (via the Internet or private networks) and at creating custom Web-browser interfaces.

Digital Graffiti

Digital Graffiti provides server software that enables images and text to be cataloged and retrieved easily. It creates automated content management and delivery technologies for Web designers and graphics professionals.

eBusiness Technologies

See listing in Web & Cross-Media Publishing.

eMeta

eMeta's eRights software product enables publishers and other information providers to implement online business models, from pay-per-view to institutional access. Publishers can take existing content and make it available online to individuals, groups, consortia and institutions, with different prices and for different terms, eRights uses a simple point-and-click interface.

Equilibrium

DeBabelizer is an automation solution for Web, multimedia, digital imaging and digital video professionals. It automatically processes, optimizes and converts batches of digital media for optimal cross-platform **display**.

Extensis

Extensis Portfolio 5.0 allows users to quickly catalog, share, repurpose and distribute creative assets such as photographs, logos, illustrations, Web pages and multimedia files. Portfolio **versions** include: Portfolio 5.0, Portfolio Server 5.0, Portfolio SQL Connect and Portfolio Browser.

FileFlow

FileFlow's FastSend and FastStore file transfer and storage solutions improve the speed and security of a company's digital asset management system by incorporating proprietary compression and military-grade encryption technology.

FLEXSTOR.net

FLEXSTOR.db is a digital content and asset management software solution that allows users to manage business-related documents and files locally and across the Internet. Based on 100 percent Java, it is for Internet-based workstation clients using UNIX and NT servers, and Oracle database and transaction processing technology. FLEXSTOR.db manages the import, indexing, export, archiving and distribution of digital files.

Heidelberg

See listing in Computer Hardware: Servers.

Idyllix

Idyllix offers Web-based asset management for enterprise-level users, including book and magazine publishers.

Imation

Imation Media Manager is a client/server, open-platform digital asset management application that works with ODBC-compliant databases. It provides easy access to digital content, including graphics, audio, video and text. Media Manager allows users to catalog, organize, search and retrieve digital files.

Informix Software

Informix Media360 provides a total solution for companies to load, digitize, index, edit, browse, publish and archive any type of content and media asset. Media360 is tightly integrated with content creation tools as well as Web publishing, e-commerce and Web analytic tools.

Intergraph Computer Systems

Intergraph offers a turnkey asset management system for workgroups that includes an Intergraph Windows NT server and Canto Cumulus asset management software.

IntraNet Solutions

IntraNet Solutions' Xpedio Web content management system for the Enterprise Web provides a secure, scaleable method for **checking** in, **checking** out, revising, routing and approving Web content.

Iterated Systems

MediaBin is a cross-media image production platform for brand identity management. MediaBin automates the production, distribution and management of brand images. It combines automated format conversion, an image asset repository and a suite of image processing functions.

Lantana

PDF Librarian permits users to store digital files within a PDF document for asset management or archiving. This plug-in manages, extracts and launches digital files.

Marcus Technology

WebDLMS/Telescope.web is a customizable Web browser-based front-end interface for the North Plains' TeleScope Pro media asset management system. It empowers cross-platform users to manage digital assets cost-effectively via the Internet and intranets. Features based on user rights allow for easy search, view and download capabilities.

MediaBridge

MediaSphere is a Web-enabled, multimedia digital library system featuring advanced search and retrieval capabilities. Publishers can store final printed products in a digital, searchable form together with the individual components. These publishing assets are then readily available for reuse.

MediaDNA.com

MediaDNA is a leading provider of digital content marketing solutions for the promotion and control of content on the Internet. Included are digital rights management solutions such as MediaDNA eMediator, as well as promotional products such as eLuminator.

MetaCommunications

Virtual Ticket is an electronic job ticketing and digital asset management solution for the graphic arts industry. Virtual Ticket lets users attach, manage and view digital assets directly on customizable electronic job tickets--allowing them to organize the traditional paperwork and digital files from the initial order process through archiving and beyond.

MGI Software

ZOOM Server is a scalable technology for Internet imaging and e-commerce. It delivers high-resolution images that can be examined online using any standard browser.

Noosh

See listing in Web-based Project Management Services.

North Atlantic Publishing Systems

NPS 2000 is a workflow management system for publishers that allows users to store files, search, view text abstracts and thumbnails, manage user access and more. It is Web-based, and supports both Mac and Windows.

PanaSite Software

PanaSite's UpdateThis.com, a turnkey Web content management solution, provides subscribers with tools for managing and enhancing corporate exposure and revenue on the Web. UpdateThis.com puts the process of publishing to the Web in the hands of non-technical managers who understand the content critical to their business.

Pindar Systems

Pindar offers content management software for product information in catalog production workflows. E-Commerce, WAP, CD-ROM, e-mail and printed outputs are supported.

Quark

Quark Digital Media System (QuarkDMS) is an enterprise-wide solution that lets customers manage text files, image and other digital resources. It integrates with media creation software and combines an Oracle8 database with a three-tier architecture capable of serving hundreds of concurrent users. The XTensions interface allows developers integrate QuarkDMS with business systems.

Reciprocal

Reciprocal provides digital rights management, e-commerce services and solutions--including secure transaction processing services--for the distribution of text, music, software, film and video over the Internet or other media.

Rorke Data

FLEXSTOR.db allows 10 or more users to use corporate intranets, networks and the Internet to store, retrieve, tract, manage and repurpose digital files on any server/storage location. It manages Native Quark and Adobe workflows and multiple-platform file sharing, as well as prepress file compatibility for TIFF/IT-Pl, DCS 2.0 and CT/LW. Rorke Data will integrate server, storage and networking to maximize digital asset management workflow.

SealedMedia

SealedMedia offers a new software and service solution that helps publishers "seal" their content and define licenses. The content is separated from the digital rights/licenses so that it can be distributed over the Internet, while the publisher maintains control.

SGI

StudioCentral is an integrated digital asset management solution for digital content creators, which allows users to access and manage digital assets from creation to distribution.

Thomas Technology Solutions

ThomasTech helps clients convert existing data into a media-and-format- independent structure, housing information in a central data repository, and enabling users to search for and extract information quickly and efficiently.

Vio North America

M-cast allows the creation and management of remote, online archives of corporate and promotional material, still images and video files. Data is accessed using the Vio network and Internet links. This digital information can also be searched and browsed from any remote location via the Internet and downloaded using the Vio network.

Wallace

Wallace's ADAM (Advanced Digital Asset Management) enables clients to search, retrieve, and repurpose digital assets from any location through secured access on the Internet. ADAM is integrated with @w.i.n., Wallace's proprietary Web-enabled print management software.

WAM!NET

With WAM!BASE services, users can store, archive, retrieve, share and manage data on a secure system (available to all their partners), without heavy capital outlay and time-consuming systems installation. They

can also outsource storage and its management, using WAM!BASE Digital Asset Management Service, WAM!BASE Archive Service, or both. WAM!BASE Digital Asset Management Service is tailored for storing and managing digital assets. The WAM!BASE Archive Service incorporates a simple, Web-based user interface and powerful search engine to allow users to store data off-site.

WebWare

WebWare develops Brand Resource Management (BRM) solutions that help global organizations organize, secure, publish` distribute and share brand assets over the Web. MAMBO (Media Asset Management By Objects) is available both as a server-based product and as a hosted service.

Worldweb.net

Worldweb.net provides XML-based content management solutions. Worldweb.net helps organizations to manage their Web sites more efficiently by disseminating control and usability to non-technical personnel and Web professionals.

Xinet

WebNative, a companion to Xinet's FullPress OPI server software, extends OPI to the Web and gives publishers the ability to distribute FPOs and high-resolution digital art between print facilities and remote editorial or art department sites securely over the Web. It also allows users to maintain easily accessible digital libraries for their publications.

Catalog Production Solutions

A2i

A2i offers end-to-end cross-media electronic catalog solutions.

Blanchard Systems

Blanchard Systems offers automated catalog production with DALiM's TWiST workflow software running on scaleable UNIX/Linux servers and workstations.

CatTrax

CatTrax offers modules for SKU data, auto-pricing and page versioning. It offers integration from planning to prepress.

como Software

The basis of como's turnkey solution is a database that links the commercial, content-driven aspects of catalog production to layout and design. como's Lago Catalog Management System is ideal for building consumer mail-order catalogs of more than 500 pages.

DALiM Software

TWIST is a digital workflow software solution that automates labor-intensive and repetitive tasks.

Database Publishing Software (DPS)

Catalog Genie allows users to design and generate targeted catalogs quickly and easily. Users choose products, prices, graphics and other database elements. Catalog Genie issues placement commands to the database and to the Quark Publishing System (QPS).

Datazone

Datazone develops Miramo, a dynamic PDF, variable-**data** and database publishing solution for UNIX and Windows NT. Miramo is used to produce complex **financial reports,** Web pages, catalogs and directories.

DeskNet

DeskNetAPS automates IBM's Net. Commerce software, providing a complete, robust catalog production solution.

Digital Graffiti

Digital Graffiti's XML-based digital content server automates content management and catalog production.

GeniSoft

Build CD-ROM and network-accessible catalogs with GeniSoft's Virtual Exhibitor software.

Impoze Partnership

The catalog **version** of Impoze allows the user to create complete catalog plans, including paper, press, ink and bindery, and to

import/export text for use in Quark.

Lazer-fare Media Services

Datalog Publisher is a production management, communications and automation system for catalog production. It places product information onto a QuarkXPress page in preformatted **templates** and allows production managers to assign tasks, track progress and identify missing product elements. It also supports online catalog production.

MediaBridge

Cascade's solution for catalogers combines DataFlow data and workflow management system with SureCast promotions planning software. The solution is built around a single repository of advertising and promotions data. Product images and copy can be shared and repurposed within the workgroup or across the enterprise.

MicroNet Technology

MicroNet SANcube, a FireWire SAN, is a storage solution designed to speed workflow in collaborative, creative workgroups of one to four people. The SANcube serverless storage network offers capacities ranging from 70 to 220 GB, and delivers up to 30 MB/sec. data throughput.

Microsoft

See www.microsoft.com for product information.

Millstar Electronic Publishing

Millstar provides database-driven electronic catalog solutions for industrial and B2B marketers. From a centralized database, clients can publish their catalogs efficiently on the Internet or CD-ROM, as well via Quark-based print-on-demand solutions. Solutions include e-commerce.

Pindar Systems

Pindar Systems' product-information database software helps catalogers shorten production cycles, manage workflows, streamline functions, utilize language versioning and avoid duplication of tasks. Active Catalog is Pindar Systems' Web module.

The Stibo Group

Stibo's STEP solution is a database-driven, cross-media content management and publishing system that allows simultaneous publishing to print, CD-ROM and the Web.

Thomas Technology Solutions

The ThomasTech Catalog Solution allows clients to deliver their product catalogs efficiently and cost-effectively through print or electronic media from a single product information database. It also utilizes the Saqqara Product Server query and authoring tool, and the PrintAbility publishing solution.

Web & Cross-Media Publishing

Adobe Systems

Adobe GoLive 5.0 is composition software for Web publishing. The software offers a built-in FTP client and the ability to print site maps. GoLive 5.0 includes QuickTime Movie Editor, DHTML and JavaScript Actions. It is tightly integrated with Adobe Photoshop, Illustrator and LiveMotion.

Arbortext

Arbortext's Epic software allows users to deliver dynamic content to the Web, CD-ROMs, eBooks, print and PDFs--from a single source.

AudienceOne

AudienceOne provides an Internet solution for custom document publishing. Via the Web, end users request information from a publisher. AudienceOne Publisher pulls documents and pages from a library and combines them to produce a document tailored for the individual.

Babcox Publications

Through its Babcox Internet Group, Babcox Publications offers custom Web solutions and IMMEDIA, a turnkey solution for migrating print content to the Web.

Banta Integrated Media

Banta Integrated Media provides solutions for Internet-based cross-media publishing.

Baseview Products

LiveIQue takes copy from an existing editorial workflow and automatically serves it to Web visitors. LiveIQue is a searchable database that allows site visitors to find stories and flow in copy to layout **templates**.

BCL Computers

BCL Computers offers solutions for publishing to the Web and to hand-held devices. BCL's software will accept virtually any file format and convert it to HTML 3 or 4.

Bitstream

See listing in On-Demand Printing: Variable-Data Software.

Chrystal Software, a Xerox Enterprise Co.

Eclipse assembles and presents personalized content to the Web on the fly. It features real-time interactive content assembly based on user profiles.

ClearlyOnline

ClearlyOnline offers a variety of XML (Extensible Mark-up Language) services, including conversion of legacy data (such as QuarkXPress, Interleaf, PageMaker) to XML.

como Software

With como's catalog solution, Internet catalogs can be produced from a central database.

Connecting Images

Connecting Images creates multimedia applications for electronic and Internet delivery.

Database Publishing Software (DPS)

Catalog Genie now has a Web **version** that can be accessed from a browser and allows remote sales reps, distributors and clients to create and publish customized catalogs.

Datazone

See listing in Catalog Production Solutions.

DeskNet

DeskNetAPS automation software provides a complete solution publishing to print and the Web.

Digital Graffiti

See listing in Digital Asset Management.

eBusiness Technologies

engenda is a turnkey, XML-enabled content management and workflow automation solution created to support Internet, intranet and extranet requirements.

Equilibrium

See listing in Digital Asset Management.

Extensis

BeyondPress combines professional WYSIWYG Web publishing with QuarkXPress' design tools.

FLEXSTOR.net

The FLEXSTOR.db asset management solution allows integration with database-centric Web content management software packages like Vignette and Blue Martini.

GeniSoft

GeniSoft's software allows users to convert print-ready files to formats for CD-ROM, eBooks and the Web.

IBM Printing Systems

Infoprint Manager software enables users to output information such as a fax, e-mail or posting to the Web.

Idyllix

See listing in Digital Asset Management.

IntraNet Solutions

See listing in Digital Asset Management.

Iterated Systems

See listing in Digital Asset Management.

Kanda Software

SwiftPress helps periodical publishers automate the steps of

print-to-Web republishing. It puts ePublishing back into the hands of the editor by automating site structure development, performing content conversion and integration, providing subscription management, tracking and reporting, and automatically creating searchable archives.

Lantana

OPI Doctor and PDF ImageWorks allow users to down-sample PDF images so that documents for print can be repurposed for the Web or CD-ROM.

Mazer Digital Publishing Systems

Interactive Publisher, Mazer's online publishing system, allows readers or production departments to search, preview, select, sequence, combine, personalize and publish existing content.

MediaBrains.com

MediaBrains.com uses its Info Tracker technology to reduce media cost and build revenue sources online. Products such as its Lead Management System, Interactive Buyer's Guide Solution and Virtual Trade Shows help media professionals develop online marketplaces.

MediaBridge

MediaBridge delivers e-solutions for cross-media publishing.

Microsoft

See www.microsoft.com for product information.

Open Market

FutureTense IPS Xcelerate is a Web publishing system designed to meet the requirements of Web sites that must routinely manage and deliver large volumes of content. It streamlines site production, establishes smart workflow procedures, and tracks all revisions for each each story, image or other publishable page asset.

Pathways Unlimited

The Pathways Database Publisher provides a comprehensive software system for production of directory and/or buyers' guide products. It allows publishers to produce a wide variety of directory products using a single system. For print production, it supports generation of interface fries for Quark, Ventura and Framemaker. Software is also available for CD-ROM production.

Perseus Development

Perseus is the developer of SurveySolutions for the Web (v.3), which allows users to create surveys in a word-processing interface, distribute them via the Web or e-mail, collect responses and add them to a native Microsoft Access database for analysis and reports.

Pindar Systems

With Pindar Systems' software, publish product information directly to the Web, e-mail, e-commerce system, CD-ROM or print.

Quark

Avenue.quark is XTensions software for QuarkXPress that allows users to describe and export their content in industry-standard XML format.

SoftQuad Software

HoTMetaL PRO 5.0 is an HTML authoring and publishing tool that features three editing views, authoring and site management tools, support for other Web technologies and a Resource Manager for access to Web assets.

The Stibo Group

The Stibo Group's STEP solution is a relational database driven, cross-media content management and publishing system that allows simultaneous publishing to print, CD-ROM and the Web.

Target-E.Com

Target-E.Com combines video, graphics, and text content into corporate CD-ROM and DVD presentations with built-in Web links to company's sites.

Thomas Technology Solutions

ThomasTech offers catalog and search technologies based on the client's product characteristics and sales processes, or enables clients to generate revenue through a subscription model. Solutions are built around a central data repository and contain facilities for importing, authoring and editing data, as well as delivering content via print and electronic media.

Worldweb.net

Expressroom I/O leverages XML and Java to create a platform- and media-independent application for content management. It features: editorial management, distribution and publishing control; content database integration, personalization, online subscription and circulation management; advertising management, traffic analysis, workflow control and e-commerce capabilities.

Xerox

ContentGuard, a Xerox partner, provides digital rights management software.

PDF Workflow Tools

5D

PDF Creator, an alternative to Adobe Acrobat Distiller, creates PDF 1.2 files. It runs on Windows and Mac.

Acquired Knowledge

EZ-PDF offers "one-click" PDF file creation from most design and layout applications.

Adobe Systems

Adobe Acrobat 4.0 allows users to convert any document--including Web sites--into an Adobe Portable Document Format (PDF) file. Adobe Acrobat InProduction forms a bridge between design creation and reliable Adobe PDF output. InProduction increases workflow productivity using a tightly integrated toolset for controlling preflight, color separations and conversions, and trim/bleed and trapping parameters within PDF files.

AGFA

Apogee Series2 includes new **versions** of the original Apogee Pilot, PDF RIP and PrintDrive system components. It also adds Apogee Create, based on Adobe Extreme technology, which creates PDF digital masters and introduces a page-based workflow for magazine and catalog production. Its Extreme Normalizer feature converts files into workflow-optimized PDFs. Other features include Job Ticket Editor and Preflight.

Digital Ad Management

Apago

Apago's Piktor includes modules for generating PDF/X files from PostScript, PDF, EPS or raster input. Hot Folders automate workflow.

Autologic

APS PDF Ad Tool enables efficient cropping, file naming and size definitions for digital advertising.

Baseview Products

See listing in Production Planning & Automation.

BCL Computers

BCL' s suite of Acrobat plug-ins repurposes PDF documents to enable easy editing, publishing and/or archiving. The software will convert or extract text, tables, graphics from PDF documents. Output formats include RTF, HTML and JPEG.

CreoScitex

Prinergy Connect, Prinergy Direct, Prinergy Powerpack and Prinergy InSite form the Prinergy family, a workflow management tool that organizes prepress, film and plate production, using Job Tickets (JT) and Job Ticket Processors (JTPs) to control and automate tasks. This structure enables a distributed workflow, late-stage editing, and support for multirendering. Prinergy products are scalable to a multi-server, multi-user environment. Also, CreoScitex's Intense Software PDF Seps2Comp is a utility for Adobe Acrobat that merges pre-separated PDFs into a editable, composite document.

DALiM Software

TWIST is a digital workflow software solution that automates labor-intensive and repetitive tasks. TWIST runs on all popular platforms, including Linux.

Datazone

Miramo is a dynamic PDF, variable-**data** and database publishing solution for UNIX and Windows NT. It produces complex

financial reports, custom Web pages, catalogs and directories for output to print or the Web.

Electronics for Imaging (EFI)

EFI offers DocBuilder Pro in-RIP imposition and editing software.

Enfocus Software

Enfocus PitStop combines preflight, interactive and native PDF editing, and automated correction capabilities. See listing in Preflighting.

Heidelberg

Prinergy Direct is based on the same technology used for the entire Prinergy family. It accepts imposed PostScript and PDF assemblies and is capable of processing print jobs from Job Ticket-based systems. Prinergy Direct can be upgraded to a Prinergy Connect solution.

HELIOS Software GmbH

PDF Handshake 2.0 provides a complete prepress workflow solution for PDF files--from layout to output. It features ColorSync/ICC-based integrated color management and flexible output options for the Internet.

IntraNet Solutions

See listing in Digital Asset Management.

IPTech

IPTech supplies PDF tools to OEMs. TurboPDF (based on Adobe Normalizer) enables PDF creation. ImpozeIt and TurboRiP perform in-PDF imposition and PostScript 3 imaging (with in-RIP trapping) as stand-alone products or within nAct. All tools support the PDF 1.3 standard.

Lantana

Crackerjack enables PDF-based color production by providing control and automation over output to imagesetters, proofers, platemakers, digital presses, plotters and desktop laser printers. The PDF Essentials bundle includes Enfocus PitStop 4.0 and Lantana Crackerjack. PDF PowerPack includes tools for PDF publishing and printing: Enfocus PitStop, Quite Imposing Plus, PDF ImageWorks and Crackerjack.

Lazer-fare Media Services

PostStrip is a PDF- and server-based application that allows advertising, production and editorial departments to operate independently and compile page elements just prior to output to an imagesetter or platesetter.

Lucid Dream Software

In conjunction with a Heidelberg Delta RIP, PDFflow creates production-ready PDF files.

Noosh

See listing in Web-based Project Management.

OneVision

Asura is a fully automated PostScript/PDF processing tool. Problematic files may be fed through Solvero, the developer's solution for correcting files. Asura is also able to remove problem files from the workflow before they reach production. Asura **checks** files for fonts, color space, image resolution and other common problems.

Quickcut

See Listing in Digital Ad Management.

RIPit Computer Tech

See listing in Computer Hardware: Workstations.

Rorke Data

PageComposer, with its new Harlequin PostScript3 RIP module, provides Mac users with a tool to convert PostScript, PDF and PDF/X files into TIFF/IT-P1, DCS 2.0 or Scitex CT/LW.

Screen (USA)

Trueflow is a browser-based PDF program that allows print buyers to view the status of print jobs via the Internet. Designed for high-speed digital processing, Trueflow supports a variety of output requirements.

Shira

Shira offers: Merge-It, an OPI server for native PDF files; PDFOrganizer for multi-document PDF imposition; PDFPairer, an automatic

imposition workflow tool; PDFPersonalizer; and Place-It, a media optimization tool. ShiraZonalTrapper provides various trapping zones within a single page; it supports PostScript, PDF and Delta List formats. ShiraCEPStoPS/PDF integrates raster CT/LW files into PDF or PostScript workflow. ShiraTIFF/ITtoPS/PDF supports TIFF/IT pages moving through PDF or PostScript workflows.

Digital Ad Management

Apago

Piktor provides modules to generate file formats for digital ad delivery, including TIFF/IT-P1, PDF/X and DCS 2.0.

Autologic

See listing in PDF Workflow Tools.

Baseview Products

See listing in Production Planning & Automation.

CreoScitex

The TIFF/IT-P1 Brisque Enhancer expands connectivity options to facilitate smooth file exchange across platforms and vendors and to enable delivery of ads for print.

Digital Distribution of Advertising for Publications (DDAP)

Promoting "Universal Exchange of Advertising through Open Process Integration and Accredited Standards" DDAP supports members' transition to digital ads through the development of educational tools, seminars and consultation.

Heidelberg

The Jetbase database solution creates a link among agencies, advertising departments and prepress companies.

Lazer-fare Media Services

Lazer-fare is the exclusive Canadian distributor of Baseview's Production Manager Pro software.

Quickcut

Quickcut sells and an electronic delivery system for print advertising. For the retail, newspaper, publishing, yellow pages and advertising industries, the system provides an efficient way to supply advertisers with up-to-date images, faster delivery, electronic client proofing and more control. It has four modules: PageStore, QuickPrint, Gallery and RendezVu.

Shira

ShiraRIP is the automatic workflow RIP system for TIFF/IT with spot colors.

Vio North America

Vio Quickcut makes more than 80 **checks** against printers' production specifications—including file formats, fonts, ad sizes against column widths, color ranges and profiles, and screens. This is made possible by a comprehensive publications database, maintained by the publisher. When specs change, the publisher updates the database—and advertisers receive an electronic update.

Preflighting

Adobe Systems

See listing in PDF Workflow Tools.

DALiM Software

SWING Normalizer preflights PostScript or PDF fries, generates PostScript, DCS 2.0, PDF 1.3 or TIFF-IT/P1 files, and either stores or forwards files.

Enfocus Software

PitStop, an Acrobat 4.0 plug-in, combines preflight, interactive, native PDF editing and automated correction for PDF documents. PitStop Server 1.0 is an automation tool for preflighting and editing groups of documents. PDF **CheckUp** for InDesign Preflight tests PDFs on export.

Extensis

Suitcase 9 offers font management. Preflight Pro 2.1 inspects digital files, collects files for output and simplifies PDF creation.

Collect Pro 2.1 works with page layout and illustration programs to collect fonts and images for delivery.

Lantana

PDF ImageWorks converts images into different color spaces and **checks** to see if the number of source pixels is sufficient. Lantana also offers Enfocus PitStop as part of its PDF Essentials and PDF PowerPack bundles.

Lazer-fare Media Services

FlowTools 2.0 builds and preflights PDF files.

Markzware Software

MarkzNet is a Web-based solution that preflights, collects, compresses, captures job ticket information and transmits native digital documents over the Internet or an intranet. FlightCheck preflights QuarkXPress, PageMaker, Photoshop, Illustrator, FreeHand, Multi-Ad Creator, PDF and PostScript documents. FlightCheck Collect! is a lighter **version** of FlightCheck for designers and document creators. MarkzScout **compares** the contents of digital files to user-defined rules for sorting, filtering and categorizing. MarkzTools recovers corrupted QuarkXPress documents. PM2Q converts PageMaker files to QuarkXPress.

OneVision

See listing in PDF Workflow Tools.

Rorke Data

TIFF/ITeyes, a free TIFF/IT-P1 viewer, allows Mac users to **check** color and measure coordinates of TIFF/IT-P 1 files.

Vio North America

Vio North America's customers have licensed access to preflighting software from Enfocus and Markzware.

Web-Based Project Management

AGFA

Delano is a Web-based project management solution that streamlines the coordination of printing and publishing projects. It enables a common workspace where project information is posted, tracked, edited, approved, proofed and prepared for output. A client/server-based system, it is accessed via a Web browser or a workstation client application.

Collabria

Collabria offers PrintCommerce eTracker, an online collaborative system for managing print production from job initiation to fulfillment, eTracker allows all members of a project management team to work together via a secure Internet Web site. The site serves as a collaborative environment where specs, schedules, project milestones, digital assets and other information are centrally located.

DGNonline

TransferManager is a client-based file transfer management service that enables users to send files and folders from a Web browser to anyone with an e-mail address.

httprint

httprint.com is a B2B e-commerce marketplace that provides buyers and printers with tools to manage print production--from RFQ and vendor selection to project management and collaboration to invoicing and shipping.

Impresse

Impresse provides B2B e-commerce solutions for the creation and procurement of printed materials. Impresse.com provides a collaborative platform for procurement, ordering, job tracking, fulfillment and financial transactions.

Noosh

The Noosh Internet communication and collaboration service, www.noosh.com, is powered by Live Jobs collaborative technology. Print buyers, printers, creative agencies and others in the supply chain can work together throughout print procurement, design and production.

North Atlantic Publishing Systems

See listing in Production Planning & Automation.

Printable.com

Printable.com offers e-business solutions to printers and print buyers. The developer's Printer's DashBoard product acts as a printer's command center, enabling electronic communication (RFQs and job tracking) with customers--all through the printer's branded Web site.

printCafe

printCafe offers an Internet-based e-commerce print procurement platform with integrated business and production management systems, including publication planning and workflow management software for printers.

PrintConnect

PrintConnect is an Internet-based print management service for printers and print buyers. Via its Web interface, customers can track and schedule jobs, and specify job **templates**.

Shira

eP2 Online allows printers, content creators, publishers, prepress shops and ad agencies to access an online collaborative environment to process complex color and native PDF files, distribute data, and replicate and deliver content.

Sprockets

Sprockets' Web Collaboration Platform unifies and simplifies project management, including reviews/approvals, file management/distribution and cost tracking/allocation.

Vio North America

Vio's file transfer service allows customers to track the status of print jobs. Electronic alerts notify print buyers and/or service providers when files are received, viewed and downloaded. Priority presets allow project managers to designate which files should be downloaded first.

Production Planning & Automation

Adobe Systems

See listing in PDF Workflow Tools.

Baseview Products

ProductionManagerPro manages ad flow from inception and scheduling through pagination. It lets users design ads in QuarkXPress, Creator, Creator2 or InDesign. Create EPS and PDF files with a single click. NewsEditPro provides complete editorial management via QuarkXPress.

callas software

QXPlan XT from callas software provides planning and production tracking information for QPS.

Database Publishing Software

See listing in Catalog Production Solutions.

DeskNet

DeskNetAPS is a plug-in for publication layout and production planning, allowing communication between publication planners and budgeters, content creators and managers, publication producers and output distributors.

Graphic Enterprises

GEI's STATUS offers complete production planning and tracking. The page-tracking feature provides a visual status (via a Web browser) of all pages defined within the production plan. Individuals can customize their views of the production plan through a log-in system.

Impoze Partnership

Impoze is a rich toolset embracing direct-to-plate, USPS calcs, issue planning, XML data transfer, job estimating, list management and more.

IPTech

IPtech's nAct, an Adobe Extreme workflow for the OEM market, is job-ticket-driven, distributed and performs OPI, PDF-creation, in-PDF imposition and PostScript 3 imaging.

Lanier Worldwide

Lanier provides production management centered on Webbased access to

local and distributed production centers.

Managing Editor (MEI)

The MagForce suite of magazine production tools includes: MagForce pagination planning software for issue building and ad mapping, the free MagForce Entry ad booking system, MagForce PROSE-Writer, MagForce XT for QuarkXPress and an Adobe InDesign plug-in. MEI also offers the Page Director Series of Ad Layout and Classified Pagination systems, and the Roundhouse Ad Tracking System.

MediaBridge

DataFlow is the workflow and tracking software on which Cascade has implemented ad-tracking solutions.

MetaCommunications

Job Manager is an electronic job tracking, costing and billing solution. Job Manager lets users capture, manage and track employee time/material usage on-line--allowing them to obtain instant job status, activity **reports**, cost analysis and **generate** invoices automatically when a job is complete.

Modulo Systems

See listing in Design Software: Page Layout.

North Atlantic Publishing Systems

NPS 2000 is a workflow management system for publishers that provides editorial workflow management, and scheduling and deadline tracking.

printCafe

See listing in Web-based Project Management Services.

Quality Solutions

Publisher Solution Series 5 is cost-control software for book manufacturing. It includes title tracking and scheduling, purchase order and paper inventory management, and EDI.

Rorke Data

See listing in PDF Workflow Tools.

VISTA Computer Services

Production Manager enables publishers to manage the editorial development, prepress and production process.

Worldweb.net

See listing in Web & Cross-Media Publishing.

Publisher Name: North American Publishing Company
Product Names: *3661257 (LAN/WAN Adapters)
Industry Names: BUSN (Any type of business); PUBL (Publishing)
SIC Codes: 3661 (Telephone and telegraph apparatus)
NAICS Codes: 33421 (Telephone Apparatus Manufacturing)